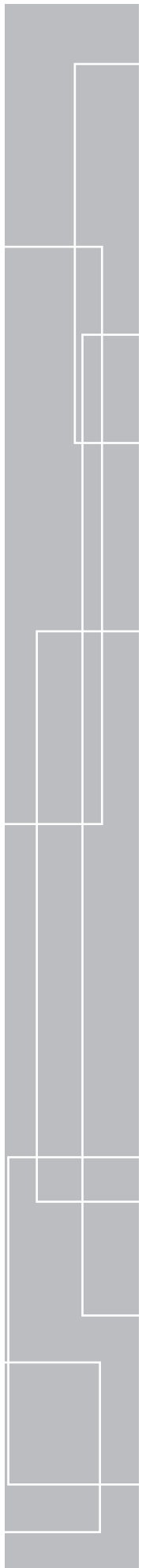


# Appendix E

## Top 40 Insurance Companies by Line of Business in Washington 2006

- Accident and Health
- Annuities
- Life
- Property and Casualty



Top 40 Authorized Companies  
Zero Premium Companies Excluded

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,972,961	17.14%	\$1,966,256	\$1,601,257	81.44%	628,578
2	Regence Blue Shield	53902	WA	HCSC	\$1,956,728	17.00%	\$1,967,975	\$1,582,480	80.41%	945,954
3	Group Hlth Cooperative	95672	WA	HMO	\$1,790,412	15.55%	\$1,790,412	\$1,927,292	107.65%	400,867
4	Molina Healthcare of WA Inc	96270	WA	HMO	\$612,028	5.32%	\$613,750	\$475,494	77.47%	281,356
5	Pacificare of WA Inc	48038	WA	HCSC	\$523,341	4.55%	\$515,923	\$405,676	78.63%	62,159
6	Community Health Plan of WA	47049	WA	HCSC	\$464,786	4.04%	\$464,786	\$407,772	87.73%	224,686
7	Group Health Options Inc	47055	WA	HCSC	\$390,808	3.39%	\$390,808	\$336,461	86.09%	99,407
8	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$376,252	3.27%	\$376,252	\$363,176	96.52%	87,416
9	Washington Dental Service	47341	WA	HCSC	\$358,097	3.11%	\$357,624	\$313,404	87.64%	884,467
10	United Healthcare Ins Co	79413	CT	L&D	\$249,261	2.16%	\$248,719	\$201,150	80.87%	
11	LifeWise Health Plan of WA	52633	WA	HCSC	\$180,253	1.57%	\$180,709	\$132,755	73.46%	85,729
12	Aetna Life Ins Co	60054	CT	L&D	\$179,962	1.56%	\$179,510	\$149,135	83.08%	
13	KPS Health Plans	53872	WA	HCSC	\$138,008	1.20%	\$138,008	\$113,936	82.56%	43,106
14	Asuris Northwest Health	47350	WA	HCSC	\$132,388	1.15%	\$131,636	\$113,280	86.06%	71,826
15	Sterling Life Ins Co	77399	IL	L&D	\$114,431	0.99%	\$114,549	\$78,382	68.43%	27,922
16	Standard Ins Co	69019	OR	L&D	\$111,095	0.96%	\$111,034	\$72,822	65.59%	
17	Unum Life Ins Co Of Amer	62235	ME	L&D	\$103,125	0.90%	\$103,462	\$52,921	51.15%	
18	Pacificare Life Assur Co	84506	CO	L&D	\$96,660	0.84%	\$96,221	\$80,983	84.16%	
19	Metropolitan Life Ins Co	65978	NY	L&D	\$70,811	0.62%	\$69,911	\$57,934	82.87%	
20	Columbia United Providers Inc	47047	WA	HCSC	\$70,783	0.61%	\$70,783	\$63,666	89.95%	35,251
21	Mega Life & Health Ins Co The	97055	OK	L&D	\$68,939	0.60%	\$68,877	\$45,221	65.66%	
22	American Family Life Asr Co Columbus	60380	NE	L&D	\$68,777	0.60%	\$69,428	\$29,591	42.62%	
23	Humana Ins Co	73288	WI	L&D	\$65,057	0.57%	\$63,155	\$52,010	97.85%	
24	Pacificare Life & Health Ins Co	70785	IN	L&D	\$64,306	0.56%	\$62,677	\$52,329	83.49%	
25	Regence BCBS of OR	54933	OR	HCSC	\$58,357	0.51%	\$59,462	\$51,341	86.34%	22,703
26	Connecticut General Life Ins Co	62308	CT	L&D	\$49,425	0.43%	\$48,058	\$40,232	83.72%	
27	Genworth Life Ins Co	70025	DE	L&D	\$45,140	0.39%	\$44,923	\$21,990	48.95%	
28	Health Net Life Ins Co	66141	CA	L&D	\$43,476	0.38%	\$44,677	\$37,654	84.28%	
29	Washington Employers Trust	12621	WA	MEWA	\$41,055	0.36%	\$41,055	\$41,247	100.47%	9,229
30	Hartford Life & Accident Ins Co	70815	CT	L&D	\$40,366	0.35%	\$39,887	\$26,873	67.37%	
31	Bankers Life & Cas Co	61263	IL	L&D	\$38,046	0.33%	\$39,250	\$23,678	60.33%	
32	Aetna Health Inc	47060	WA	HCSC	\$36,152	0.31%	\$36,157	\$30,162	83.42%	9,693
33	Great West Life & Annuity Ins Co	68322	CO	L&D	\$32,757	0.28%	\$32,662	\$28,888	88.45%	
34	Regence Life & Health Ins Co	97985	OR	L&D	\$30,025	0.26%	\$29,982	\$8,654	28.87%	
35	Mutual Of Omaha Ins Co	71412	NE	L&D	\$29,678	0.26%	\$29,007	\$20,346	70.14%	
36	State Farm Mut Auto Ins Co	25178	IL	P&C	\$29,278	0.25%	\$26,299	\$21,393	81.35%	
37	Symetra Life Ins Co	68608	WA	L&D	\$26,537	0.23%	\$26,420	\$18,135	68.64%	
38	Prudential Ins Co Of Amer	68241	NJ	L&D	\$24,683	0.21%	\$24,935	\$3,806	15.26%	
39	Union Security Ins Co	70408	IA	L&D	\$23,580	0.20%	\$23,631	\$13,676	57.87%	
40	Vision Service Plan	47317	WA	LHCSC	\$22,994	0.20%	\$22,994	\$17,711	77.02%	529,188
All 351 Other Companies					\$782,654	6.80%	\$764,769	\$516,146	85.09%	173,988
Totals (Loss Ratio is average)(4)					\$11,513,472	100.00%	\$11,476,629	\$9,631,058	83.92%	4,623,525

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternel, MEWA=Multiple Employer Welfare Arrangement

(2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

(3) Enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington.

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium Companies Excluded

Line of Business: Accident and Health - Collectively Renewable

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Mutual Of Omaha Ins Co	71412	NE	L&D	\$568	81.07%	\$579	\$244	42.13%	
2	Bankers Life & Cas Co	61263	IL	L&D	\$45	6.45%	\$49	\$53	107.78%	
3	Conseco Ins Co	60682	IL	L&D	\$31	4.39%	\$31	\$0	0.00%	
4	Union Fidelity Life Ins Co	62596	IL	L&D	\$22	3.12%	\$22	\$8	37.30%	
5	Horace Mann Life Ins Co	64513	IL	L&D	\$11	1.54%	\$11	\$19	173.22%	
6	Washington Natl Ins Co	70319	IL	L&D	\$5	0.77%	\$6	\$0	0.00%	
7	Unum Life Ins Co Of Amer	62235	ME	L&D	\$5	0.68%	\$7	\$132	1860.05%	
8	United Teacher Assoc Ins Co	63479	TX	L&D	\$4	0.51%	\$4	\$2	57.91%	
9	Continental Cas Co	20443	IL	P&C	\$3	0.45%	\$3	\$61	1934.69%	
10	World Ins Co	70629	NE	L&D	\$2	0.22%	\$2	\$0	0.00%	
11	Perico Life Ins Co	85561	DE	L&D	\$1	0.14%	\$1	\$0	0.00%	
12	Government Employees Ins Co	22063	MD	P&C	\$1	0.13%	\$1	\$0	(0.52)%	
13	Sunset Life Ins Co Of Amer	69272	MO	L&D	\$1	0.11%	\$1	\$0	(12.33)%	
14	Trustmark Ins Co	61425	IL	L&D	\$1	0.10%	\$1	\$2	238.94%	
All 14	Other Companies				\$2	0.33%	\$2	\$3	67.41%	
Totals (Loss Ratio is average)(4)					\$701	100.00%	\$718	\$523	72.80%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F=Fraternl, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Minnesota Life Ins Co	66168	MN	L&D	\$3,824	16.29%	\$3,804	\$2,126	55.89%	
2	Cuna Mut Ins Society	62626	WI	L&D	\$3,355	14.29%	\$3,761	\$1,726	45.88%	
3	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$2,519	10.73%	\$2,655	\$998	37.59%	
4	American Security Ins Co	42978	DE	P&C	\$2,472	10.53%	\$2,472	\$12	0.50%	
5	American Bankers Ins Co Of FL	10111	FL	P&C	\$2,191	9.33%	\$2,194	\$125	5.71%	
6	Resource Life Ins Co	61506	IL	L&D	\$1,163	4.95%	\$1,983	\$550	27.74%	
7	Household Life Ins Co	93777	MI	L&D	\$1,155	4.92%	\$1,437	\$561	39.02%	
8	Central States Ind Co Of Omaha	34274	NE	P&C	\$1,001	4.26%	\$1,001	\$156	15.62%	
9	American Modern Life Ins Co	65811	OH	L&D	\$994	4.24%	\$986	\$712	72.19%	
10	American Heritage Life Ins Co	60534	FL	L&D	\$892	3.80%	\$869	\$718	82.72%	
11	Merit Life Ins Co	65951	IN	L&D	\$867	3.69%	\$885	\$348	39.33%	
12	Life Investors Ins Co Of Amer	64130	IA	L&D	\$602	2.57%	\$685	\$462	67.54%	
13	American Gen Assur Co	68373	IL	L&D	\$536	2.29%	\$1,736	\$854	49.16%	
14	Protective Life Ins Co	68136	TN	L&D	\$522	2.23%	\$631	\$181	28.71%	
15	American Health & Life Ins Co	60518	TX	L&D	\$432	1.84%	\$490	\$96	19.57%	
16	American Reliable Ins Co	19615	AZ	P&C	\$270	1.15%	\$255	\$20	7.74%	
17	State Farm Mut Auto Ins Co	25178	IL	P&C	\$153	0.65%	\$53	\$79	148.33%	
18	Guarantee Trust Life Ins Co	64211	IL	L&D	\$140	0.59%	\$298	\$81	27.25%	
19	Stonebridge Life Ins Co	65021	VT	L&D	\$123	0.52%	\$123	\$27	22.22%	
20	American Natl Ins Co	60739	TX	L&D	\$80	0.34%	\$605	\$223	36.86%	
21	Balboa Life Ins Co	68160	CA	L&D	\$78	0.33%	\$78	\$11	13.60%	
22	Madison Natl Life Ins Co Inc	65781	WI	L&D	\$70	0.30%	\$109	\$100	92.32%	
23	Individual Assur Co Life Hlth & Acc	81779	MO	L&D	\$61	0.26%	\$61	\$30	48.99%	
24	Central States H & L Co Of Omaha	61751	NE	L&D	\$51	0.22%	\$14	(\$4)	(26.12)%	
25	Standard Guaranty Ins Co	42986	DE	P&C	\$28	0.12%	\$412	\$7	1.71%	
26	Stonebridge Casualty Ins Co	10952	OH	P&C	\$24	0.10%	\$24	\$20	80.52%	
27	JMIC Life Ins Co	89958	FL	L&D	\$23	0.10%	\$20	\$6	27.00%	
All	13 Other Companies				(\$158)	(0.67)%	\$421	\$184	229.20%	
Totals (Loss Ratio is average)(4)					\$23,469	100.00%	\$28,061	\$10,409	37.09%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Group

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,656,920	25.22%	\$1,647,118	\$1,336,369	81.13%	503,803
2	Regence Blue Shield	53902	WA	HCSC	\$1,339,330	20.39%	\$1,350,371	\$1,063,265	78.74%	433,559
3	Group Hlth Cooperative	95672	WA	HMO	\$848,854	12.92%	\$848,854	\$1,068,376	125.86%	254,810
4	Group Health Options Inc	47055	WA	HCSC	\$390,808	5.95%	\$390,808	\$336,461	86.09%	99,407
5	United Healthcare Ins Co	79413	CT	L&D	\$249,261	3.79%	\$248,719	\$201,150	80.87%	
6	Community Health Plan of WA	47049	WA	HCSC	\$202,845	3.09%	\$202,845	\$187,143	92.26%	88,016
7	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$202,465	3.08%	\$202,465	\$194,393	96.01%	63,471
8	Aetna Life Ins Co	60054	CT	L&D	\$175,613	2.67%	\$174,723	\$144,682	82.81%	
9	Standard Ins Co	69019	OR	L&D	\$107,489	1.64%	\$107,562	\$70,731	65.76%	
10	Pacificare of WA Inc	48038	WA	HCSC	\$101,686	1.55%	\$101,686	\$84,084	82.69%	22,889
11	Pacificare Life Assur Co	84506	CO	L&D	\$96,660	1.47%	\$96,221	\$80,982	84.16%	
12	Asuris Northwest Health	47350	WA	HCSC	\$95,560	1.45%	\$95,335	\$77,175	80.95%	34,514
13	Unum Life Ins Co Of Amer	62235	ME	L&D	\$95,132	1.45%	\$95,126	\$46,264	48.63%	
14	Molina Healthcare of WA Inc	96270	WA	HMO	\$78,586	1.20%	\$65,903	\$51,800	78.60%	26,331
15	KPS Health Plans	53872	WA	HCSC	\$71,478	1.09%	\$71,478	\$55,493	77.64%	21,980
16	Mega Life & Health Ins Co The	97055	OK	L&D	\$68,870	1.05%	\$68,808	\$45,216	65.71%	
17	Metropolitan Life Ins Co	65978	NY	L&D	\$66,059	1.01%	\$62,843	\$58,046	92.37%	
18	Regence BCBS of OR	54933	OR	HCSC	\$49,951	0.76%	\$50,993	\$44,067	86.42%	19,979
19	Connecticut General Life Ins Co	62308	CT	L&D	\$49,334	0.75%	\$47,965	\$40,021	83.44%	
20	Hartford Life & Accident Ins Co	70815	CT	L&D	\$40,350	0.61%	\$39,887	\$26,873	67.37%	
21	Great West Life & Annuity Ins Co	68322	CO	L&D	\$32,757	0.50%	\$32,662	\$28,888	88.45%	
22	Health Net Life Ins Co	66141	CA	L&D	\$31,851	0.48%	\$32,642	\$29,325	89.84%	
23	Regence Life & Health Ins Co	97985	OR	L&D	\$30,025	0.46%	\$29,982	\$8,654	28.87%	
24	Symetra Life Ins Co	68608	WA	L&D	\$26,333	0.40%	\$26,208	\$18,101	69.06%	
25	Prudential Ins Co Of Amer	68241	NJ	L&D	\$23,115	0.35%	\$23,100	\$3,254	14.09%	
26	Union Security Ins Co	70408	IA	L&D	\$21,173	0.32%	\$21,209	\$12,950	61.06%	
27	Mid West Natl Life Ins Co Of TN	66087	TX	L&D	\$21,091	0.32%	\$21,543	\$15,002	69.64%	
28	Jefferson Pilot Financial Ins Co	70254	NE	L&D	\$20,460	0.31%	\$20,454	\$10,145	49.60%	
29	Life Ins Co Of North Amer	65498	PA	L&D	\$19,315	0.29%	\$19,315	\$24,918	129.01%	
30	Aetna Health Inc	47060	WA	HCSC	\$18,778	0.29%	\$18,784	\$14,397	76.65%	4,685
31	US Branch SunLife Assur Co Of Canada	80802	MI	L&D	\$18,093	0.28%	\$18,103	\$8,285	45.77%	
32	Lifewise Assur Co	94188	WA	L&D	\$18,029	0.27%	\$18,075	\$6,989	38.67%	
33	Principal Life Ins Co	61271	IA	L&D	\$17,179	0.26%	\$17,209	\$11,208	65.13%	
34	United Of Omaha Life Ins Co	69868	NE	L&D	\$16,918	0.26%	\$16,851	\$7,963	47.26%	
35	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$15,877	0.24%	\$15,842	\$11,265	71.11%	
36	AIG Life Ins Co	66842	DE	L&D	\$13,512	0.21%	\$13,291	\$5,600	42.14%	
37	Providence Health Plan	95005	OR	HMO	\$10,740	0.16%	\$10,699	\$9,133	85.36%	5,777
38	Pacificare Life & Health Ins Co	70785	IN	L&D	\$10,684	0.16%	\$7,871	\$4,403	55.94%	
39	HCC Life Ins Co	92711	IN	L&D	\$10,486	0.16%	\$10,486	\$7,468	71.22%	
40	Genworth Life & Health Ins Co	80926	CT	L&D	\$10,126	0.15%	\$9,804	\$5,842	59.58%	
All 209 Other Companies					\$196,175	2.99%	\$190,434	\$139,787	136.23%	12,121
Totals (Loss Ratio is average)(4)					\$6,569,972	100.00%	\$6,544,272	\$5,596,171	85.51%	1,591,342

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

## State of Washington

## Office of Insurance Commissioner

## 2006 Washington Market Share and Loss Ratio

## Line of Business: Accident and Health - Individual and Other

All Dollars in Thousands

Top 40 Authorized Companies  
Zero Premium Companies Excluded

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Cooperative	95672	WA	HMO	\$941,558	19.14%	\$941,558	\$858,917	91.22%	146,057
2	Regence Blue Shield	53902	WA	HCSC	\$617,398	12.55%	\$617,604	\$519,215	84.07%	512,395
3	Molina Healthcare of WA Inc	96270	WA	HMO	\$533,442	10.84%	\$547,846	\$423,694	77.34%	255,025
4	Pacificare of WA Inc	48038	WA	HCSC	\$421,656	8.57%	\$414,237	\$321,592	77.63%	39,270
5	Washington Dental Service	47341	WA	HCSC	\$358,097	7.28%	\$357,624	\$313,404	87.64%	884,467
6	Premera Blue Cross	47570	WA	HCSC	\$316,040	6.42%	\$319,138	\$264,888	83.00%	124,775
7	Community Health Plan of WA	47049	WA	HCSC	\$261,941	5.32%	\$261,941	\$220,629	84.23%	136,670
8	LifeWise Health Plan of WA	52633	WA	HCSC	\$179,942	3.66%	\$180,377	\$132,558	73.49%	85,580
9	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$173,787	3.53%	\$173,787	\$168,784	97.12%	23,945
10	Sterling Life Ins Co	77399	IL	L&D	\$114,431	2.33%	\$114,549	\$78,382	68.43%	27,922
11	American Family Life Asr Co Columbus	60380	NE	L&D	\$68,759	1.40%	\$69,411	\$29,585	42.62%	
12	KPS Health Plans	53872	WA	HCSC	\$66,530	1.35%	\$66,530	\$58,443	87.84%	21,126
13	Humana Ins Co	73288	WI	L&D	\$64,852	1.32%	\$52,890	\$51,843	98.02%	
14	Columbia United Providers Inc	47047	WA	HCSC	\$62,432	1.27%	\$62,432	\$56,556	90.59%	31,436
15	Pacificare Life & Health Ins Co	70785	IN	L&D	\$53,622	1.09%	\$54,806	\$47,926	87.45%	
16	Genworth Life Ins Co	70025	DE	L&D	\$44,732	0.91%	\$44,509	\$21,919	49.25%	
17	Washington Employers Trust	12621	WA	MEWA	\$41,055	0.83%	\$41,055	\$41,247	100.47%	9,229
18	Bankers Life & Cas Co	61263	IL	L&D	\$37,800	0.77%	\$38,992	\$23,476	60.21%	
19	Asuris Northwest Health	47350	WA	HCSC	\$36,828	0.75%	\$36,301	\$36,105	99.46%	37,312
20	State Farm Mut Auto Ins Co	25178	IL	P&C	\$24,266	0.49%	\$21,387	\$15,060	70.42%	
21	Vision Service Plan	47317	WA	LHCSC	\$22,994	0.47%	\$22,994	\$17,711	77.02%	529,188
22	Willamette Dental of WA Inc	47050	WA	LHCSC	\$22,681	0.46%	\$22,681	\$20,437	90.11%	71,461
23	Mutual Of Omaha Ins Co	71412	NE	L&D	\$20,993	0.43%	\$20,532	\$15,307	74.55%	
24	Life Investors Ins Co Of Amer	64130	IA	L&D	\$19,884	0.40%	\$19,759	\$7,266	36.77%	
25	Arcadian Health Plan Inc	12151	WA	HCSC	\$18,873	0.38%	\$18,873	\$16,455	87.19%	2,924
26	Aetna Health Inc	47060	WA	HCSC	\$17,374	0.35%	\$17,374	\$15,765	90.74%	5,008
27	United Concordia Ins Co	85766	AZ	L&D	\$17,272	0.35%	\$17,272	\$12,617	73.05%	41,352
28	John Hancock Life Ins Co	65099	MA	L&D	\$16,460	0.33%	\$15,846	\$2,306	14.56%	
29	Combined Ins Co Of Amer	62146	IL	L&D	\$13,549	0.28%	\$13,727	\$5,724	41.70%	
30	Provident Life & Accident Ins Co	68195	TN	L&D	\$13,507	0.27%	\$14,078	\$14,023	99.61%	
31	Northwestern Mut Life Ins Co	67091	WI	L&D	\$12,297	0.25%	\$12,672	\$8,248	65.09%	
32	Health Net Life Ins Co	66141	CA	L&D	\$11,625	0.24%	\$12,035	\$8,329	69.20%	
33	Continental Cas Co	20443	IL	P&C	\$10,366	0.21%	(\$1,630)	\$12,016	(737.25)%	
34	Unicare Life & Health Ins Co	80314	IN	L&D	\$10,163	0.21%	\$10,055	\$8,136	80.92%	
35	Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$9,817	0.20%	\$9,829	\$5,236	53.27%	
36	Valley Forge Life Ins Co	70211	IN	L&D	\$9,551	0.19%	\$9,509	\$2,824	29.69%	
37	RiverSource Life Ins Co	65005	MN	L&D	\$9,155	0.19%	\$9,155	\$7,612	83.15%	
38	Thrivent Financial For Lutherans	56014	WI	F	\$9,089	0.18%	\$9,206	\$3,230	35.08%	
39	Sierra Health & Life Ins Co Inc	71420	CA	L&D	\$8,990	0.18%	\$8,990	\$7,644	85.03%	
40	Time Ins Co	69477	WI	L&D	\$8,794	0.18%	\$8,901	\$6,300	70.77%	
All 273 Other Companies					\$216,732	4.41%	\$214,748	\$142,551	150.65%	47,041
Totals (Loss Ratio is average)(4)					\$4,919,331	100.00%	\$4,903,578	\$4,023,956	82.06%	3,032,183

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement F=Fraternel, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Aggregate Write-ins For Other Lines of Business

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	American Bankers Ins Co Of FL	10111	FL	\$22,990	31.27%	\$19,724	\$10,874	55.13%
2	Universal Underwriters Ins Co	41181	KS	\$8,671	11.80%	\$5,941	\$3,640	61.28%
3	Continental Ins Co	35289	PA	\$6,133	8.34%	\$5,927	\$4,754	80.21%
4	Midwest Employers Cas Co	23612	DE	\$5,780	7.86%	\$4,502	\$1,618	35.95%
5	Arag Ins Co	34738	IA	\$4,225	5.75%	\$4,225	\$2,891	68.41%
6	Physicians Ins A Mut Co	40738	WA	\$2,790	3.80%	\$2,790	\$1,874	67.15%
7	Greenwich Ins Co	22322	DE	\$2,741	3.73%	\$2,456	\$1,516	61.72%
8	Lyndon Property Ins Co	35769	MO	\$2,510	3.41%	\$1,418	\$745	52.51%
9	Virginia Surety Co Inc	40827	IL	\$2,480	3.37%	\$1,666	\$237	14.24%
10	Great American Ins Co	16691	OH	\$2,044	2.78%	\$1,884	\$1,216	64.52%
11	National Cas Co	11991	WI	\$1,941	2.64%	\$2,769	\$1,408	50.84%
12	Sutter Ins Co	32107	CA	\$1,809	2.46%	\$1,671	\$1,336	79.98%
13	Central States Ind Co Of Omaha	34274	NE	\$1,804	2.45%	\$1,804	\$22	1.22%
14	FFG Ins Co	43460	TX	\$1,730	2.35%	\$1,873	\$982	52.44%
15	American Road Ins Co	19631	MI	\$886	1.20%	\$922	\$26	2.79%
16	Triton Ins Co	41211	TX	\$775	1.05%	\$1,037	\$263	25.39%
17	American Mercury Ins Co	16810	OK	\$677	0.92%	\$644	\$448	69.52%
18	Heritage Ind Co	39527	CA	\$612	0.83%	\$529	\$254	48.02%
19	Praetorian Ins Co	37257	IL	\$572	0.78%	\$527	(\$60)	(11.42)%
20	Yosemite Ins Co	26220	IN	\$332	0.45%	\$275	\$71	25.76%
21	Dealers Assur Co	16705	OH	\$326	0.44%	\$18	\$3	14.94%
22	Balboa Ins Co	24813	CA	\$308	0.42%	\$309	(\$4)	(1.35)%
23	Stonebridge Casualty Ins Co	10952	OH	\$286	0.39%	\$286	(\$7)	(2.32)%
24	Great American Assur Co	26344	OH	\$258	0.35%	\$407	\$347	85.13%
25	Excess Share Ins Corp	10003	OH	\$197	0.27%	\$197	\$0	0.00%
26	Great American Alliance Ins Co	26832	OH	\$182	0.25%	\$40	\$38	93.78%
27	Old Republic Ins Co	24147	PA	\$157	0.21%	\$72	\$39	54.36%
28	MIC Prop & Cas Ins Corp	38601	MI	\$69	0.09%	\$46	\$15	32.78%
29	American Security Ins Co	42978	DE	\$64	0.09%	\$12	\$8	65.76%
30	Employers Reins Corp	39845	MO	\$63	0.09%	\$230	\$115	50.14%
31	American General Ind Co	24376	IL	\$45	0.06%	\$175	\$65	37.08%
32	Ohio Ind Co	26565	OH	\$25	0.03%	\$21	\$3	16.11%
33	AIG Premier Ins Co	20796	PA	\$17	0.02%	\$17	(\$9)	(49.49)%
34	Western Professional Ins Co	10942	WA	\$16	0.02%	\$16	\$177	1114.34%
35	Gray Ins Co	36307	LA	\$6	0.01%	\$6	\$0	0.00%
36	CIM Ins Corp	22004	MI	\$3	0.00%	\$20	\$6	31.29%
37	American Reliable Ins Co	19615	AZ	\$1	0.00%	\$1	\$0	0.74%
38	Farmers Ins Exch	21652	CA	\$0	0.00%	\$0	\$4	0.00%
39	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$4,127	0.00%
40	Constitution Ins Co	32190	NY	\$0	0.00%	\$5	\$0	8.39%
All 9 Other Companies				(\$16)	(0.02)%	\$368	(\$205)	(55.66)%
Totals (Loss Ratio is average)				\$73,510	100.00%	\$64,831	\$38,837	59.90%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Aircraft (all perils)

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	National Union Fire Ins Co Of Pitts	19445	PA	\$17,854	26.96%	\$11,159	\$1,231	11.03%
2	XL Specialty Ins Co	37885	DE	\$11,130	16.80%	\$13,708	\$0	0.00%
3	American Home Assur Co	19380	NY	\$4,220	6.37%	\$9,204	\$2,594	28.19%
4	AXA Ins Co	33022	NY	\$3,860	5.83%	\$2,329	\$238	10.22%
5	Old Republic Ins Co	24147	PA	\$3,251	4.91%	\$3,179	\$993	31.22%
6	National Ind Co	20087	NE	\$2,874	4.34%	\$2,389	\$330	13.81%
7	American Alt Ins Corp	19720	DE	\$2,708	4.09%	\$2,610	\$241	9.23%
8	Allianz Global Risks US Ins Co	35300	CA	\$2,645	3.99%	\$315	\$94	29.81%
9	US Specialty Ins Co	29599	TX	\$1,827	2.76%	\$1,795	\$4,583	255.31%
10	Ace American Ins Co	22667	PA	\$1,804	2.72%	\$1,804	(\$208)	(11.52)%
11	Liberty Mut Ins Co	23043	MA	\$1,786	2.70%	\$1,734	\$207	11.95%
12	Zurich American Ins Co	16535	NY	\$1,506	2.27%	\$1,527	\$90	5.87%
13	Starnet Ins Co	40045	DE	\$1,498	2.26%	\$503	\$103	20.43%
14	Avemco Ins Co	10367	MD	\$1,403	2.12%	\$1,404	\$267	19.03%
15	Insurance Co Of The State Of PA	19429	PA	\$1,217	1.84%	\$2,288	\$560	24.46%
16	Ace Prop & Cas Ins Co	20699	PA	\$958	1.45%	\$930	(\$424)	(45.64)%
17	National Liab & Fire Ins Co	20052	CT	\$895	1.35%	\$869	\$83	9.57%
18	General Rein Corp	22039	DE	\$893	1.35%	\$867	(\$68)	(7.80)%
19	North American Specialty Ins Co	29874	NH	\$856	1.29%	\$863	(\$157)	(18.22)%
20	Westchester Fire Ins Co	21121	NY	\$672	1.01%	\$635	(\$425)	(66.87)%
21	American Natl Prop & Cas Co	28401	MO	\$569	0.86%	\$506	\$106	21.00%
22	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$553	0.84%	\$506	\$17	3.44%
23	Hartford Fire In Co	19682	CT	\$495	0.75%	\$1,063	\$110	10.34%
24	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$460	0.69%	\$381	\$58	15.11%
25	Clarendon Natl Ins Co	20532	NJ	\$119	0.18%	\$132	(\$27)	(20.26)%
26	Federal Ins Co	20281	IN	\$94	0.14%	\$12	\$9,242	78714.30%
27	Arch Ins Co	11150	MO	\$72	0.11%	\$31	\$3	9.17%
28	Old United Cas Co	37060	KS	\$45	0.07%	\$20	\$20	102.33%
29	Praetorian Ins Co	37257	IL	\$12	0.02%	\$0	\$0	25.00%
30	US Fidelity & Guaranty Co	25887	MD	\$0	0.00%	\$0	\$99	0.00%
31	Lumbermens Mut Cas Co	22977	IL	\$0	0.00%	\$0	\$98	0.00%
32	Fairmont Specialty Ins Co	24384	DE	\$0	0.00%	\$0	\$18	0.00%
33	Hanover Ins Co	22292	NH	\$0	0.00%	\$0	\$13	0.00%
34	Navigators Ins Co	42307	NY	\$0	0.00%	\$0	\$2	0.00%
35	Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$6	0.00%
36	Cincinnati Ins Co	10677	OH	\$0	0.00%	\$0	\$6	0.00%
All 25 Other Companies				(\$42)	(0.06)%	(\$42)	(\$11,258)	26710.86%
Totals (Loss Ratio is average)				\$66,234	100.00%	\$62,722	\$8,845	14.10%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Allied Lines

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Factory Mut Ins Co	21482	RI	\$21,186	22.14%	\$22,689	(\$220)	(0.97)%
2	Continental Cas Co	20443	IL	\$6,751	7.06%	\$6,015	\$2,673	44.43%
3	Affiliated Fm Ins Co	10014	RI	\$6,216	6.50%	\$6,025	\$373	6.19%
4	St Paul Fire & Marine Ins Co	24767	MN	\$4,196	4.39%	\$4,436	\$2,681	60.42%
5	Safeco Ins Co Of Amer	24740	WA	\$3,693	3.86%	\$3,672	\$3,473	94.59%
6	Fidelity & Deposit Co Of MD	39306	MD	\$3,347	3.50%	\$2,820	\$611	21.67%
7	Rural Community Ins Co	39039	MN	\$3,048	3.19%	\$3,048	\$3,496	114.69%
8	Foremost Ins Co	11185	MI	\$2,300	2.40%	\$2,335	\$60	2.58%
9	USAA	25941	TX	\$2,263	2.36%	\$2,030	\$1,920	94.59%
10	American Security Ins Co	42978	DE	\$2,238	2.34%	\$2,187	\$668	30.53%
11	General Ins Co Of Amer	24732	WA	\$2,036	2.13%	\$1,943	\$597	30.74%
12	Mutual Of Enumclaw Ins Co	14761	WA	\$2,033	2.12%	\$2,014	\$1,452	72.09%
13	United States Fire Ins Co	21113	DE	\$1,747	1.83%	\$1,826	\$356	19.48%
14	Western Natl Assur Co	24465	MN	\$1,587	1.66%	\$1,555	\$942	60.61%
15	Travelers Property Cas Co Of Amer	25674	CT	\$1,567	1.64%	\$1,582	\$665	42.04%
16	Liberty Mut Fire Ins Co	23035	WI	\$1,427	1.49%	\$1,136	\$750	66.04%
17	Pemco Mut Ins Co	24341	WA	\$1,404	1.47%	\$1,367	\$3,518	257.43%
18	American Guarantee & Liability Ins	26247	NY	\$1,263	1.32%	\$1,392	\$990	71.07%
19	Allianz Global Risks US Ins Co	35300	CA	\$1,241	1.30%	\$1,210	\$941	77.70%
20	Ace Prop & Cas Ins Co	20699	PA	\$1,219	1.27%	\$1,237	\$769	62.15%
21	Unigard Ins Co	25747	WA	\$1,175	1.23%	\$1,231	\$451	36.66%
22	Allstate Ins Co	19232	IL	\$1,040	1.09%	\$1,116	\$857	76.81%
23	USAA Cas Ins Co	25968	TX	\$965	1.01%	\$867	\$444	51.27%
24	Great American Ins Co	16691	OH	\$907	0.95%	\$904	\$1,409	155.77%
25	Travelers Ind Co	25658	CT	\$897	0.94%	\$800	\$360	44.94%
26	American States Ins Co	19704	IN	\$894	0.93%	\$1,052	\$239	22.76%
27	RSUI Ind Co	22314	NH	\$890	0.93%	\$934	(\$48)	(5.15)%
28	Producers Agriculture Ins Co	34312	TX	\$832	0.87%	\$832	\$1,466	176.19%
29	Universal Underwriters Ins Co	41181	KS	\$820	0.86%	\$811	\$375	46.28%
30	Westport Ins Corp	34207	MO	\$811	0.85%	\$643	(\$56)	(8.71)%
31	Benchmark Ins Co	41394	KS	\$758	0.79%	\$776	\$269	34.75%
32	Westchester Fire Ins Co	21121	NY	\$633	0.66%	\$581	\$677	116.53%
33	Oregon Mut Ins Co	14907	OR	\$632	0.66%	\$630	\$803	127.40%
34	National Cas Co	11991	WI	\$623	0.65%	\$653	\$280	42.88%
35	Farmers Alliance Mut Ins Co	19194	KS	\$597	0.62%	\$597	\$498	83.31%
36	Grange Ins Assn	22101	WA	\$581	0.61%	\$574	\$510	88.86%
37	Great American Assur Co	26344	OH	\$559	0.58%	\$1,241	\$2,549	205.38%
38	American Modern Home Ins Co	23469	OH	\$540	0.56%	\$514	\$125	24.36%
39	North Pacific Ins Co	23892	OR	\$490	0.51%	\$479	\$243	50.74%
40	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$474	0.50%	\$257	\$58	22.49%
All 187 Other Companies				\$9,801	10.24%	\$9,931	\$7,266	73.16%
Totals (Loss Ratio is average)				\$95,680	100.00%	\$95,945	\$45,490	47.41%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share  
Line of Business: Life - Annuities

Page 1 of 1

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$131,217	\$0	\$61,950	\$0	\$193,168	5.79%
2	New York Life Ins & Annuity Corp	91596	DE	\$186,384	\$0	\$0	\$0	\$186,384	5.58%
3	RiverSource Life Ins Co	65005	MN	\$164,968	\$0	\$1,227	\$0	\$166,195	4.98%
4	Great American Life Ins Co	63312	OH	\$163,568	\$0	\$1,355	\$0	\$164,923	4.94%
5	Jackson Natl Life Ins Co	65056	MI	\$164,041	\$0	\$255	\$0	\$164,296	4.92%
6	Lincoln Natl Life Ins Co	65676	IN	\$116,995	\$0	\$40,344	\$0	\$157,339	4.71%
7	AXA Equitable Life Ins Co	62944	NY	\$127,252	\$0	\$19,392	\$0	\$146,644	4.39%
8	American Skandia Life Assur Corp	86630	CT	\$120,861	\$0	\$5,597	\$0	\$126,458	3.79%
9	ING USA Annuity and Life Ins Co	80942	IA	\$121,832	\$0	\$2,150	\$0	\$123,981	3.71%
10	AIG Annuity Ins Co	70432	TX	\$107,884	\$0	\$0	\$0	\$107,884	3.23%
11	MetLife Investors USA Ins Co	61050	DE	\$101,089	\$0	\$28	\$0	\$101,117	3.03%
12	Bankers Life & Cas Co	61263	IL	\$77,325	\$0	\$0	\$0	\$77,325	2.32%
13	Metropolitan Life Ins Co	65978	NY	\$44,298	\$0	\$31,297	\$0	\$75,595	2.26%
14	Great West Life & Annuity Ins Co	68322	CO	\$24,102	\$0	\$38,127	\$0	\$62,229	1.86%
15	Allstate Life Ins Co	60186	IL	\$61,567	\$0	\$36	\$0	\$61,603	1.85%
16	AIG SunAmerica Life Assur Co	60941	AZ	\$54,604	\$0	\$2,800	\$0	\$57,404	1.72%
17	Variable Annuity Life Ins Co	70238	TX	\$22,531	\$0	\$28,418	\$0	\$50,949	1.53%
18	Symetra Life Ins Co	68608	WA	\$48,685	\$0	\$644	\$0	\$49,328	1.48%
19	Allianz Life Ins Co Of North Amer	90611	MN	\$46,392	\$0	\$0	\$0	\$46,392	1.39%
20	Western United Life Assur Co	77925	WA	\$45,925	\$0	\$0	\$0	\$45,925	1.38%
21	MetLife Investors Ins Co	93513	MO	\$43,146	\$0	\$0	\$0	\$43,146	1.29%
22	Lincoln Benefit Life Co	65595	NE	\$39,659	\$0	\$4	\$0	\$39,662	1.19%
23	Transamerica Life Ins Co	86231	IA	\$37,246	\$0	\$33	\$0	\$37,279	1.12%
24	Beneficial Life Ins Co	61395	UT	\$35,286	\$0	\$0	\$0	\$35,286	1.06%
25	American Equity Invest Life Ins Co	92738	IA	\$33,232	\$0	\$0	\$0	\$33,232	1.00%
26	Principal Life Ins Co	61271	IA	\$29,501	\$0	\$3,726	\$0	\$33,227	1.00%
27	Genworth Life Ins Co	70025	DE	\$26,956	\$0	\$77	\$0	\$27,032	0.81%
28	Fidelity Investments Life Ins Co	93696	UT	\$26,750	\$0	\$0	\$0	\$26,750	0.80%
29	Amerus Life Ins Co	61689	IA	\$25,862	\$0	\$287	\$0	\$26,149	0.78%
30	Security Benefit Life Ins Co	68675	KS	\$23,700	\$0	\$450	\$0	\$24,150	0.72%
31	Protective Life Ins Co	68136	TN	\$20,296	\$0	\$421	\$0	\$20,717	0.62%
32	Genworth Life & Annuity Ins Co	65536	VA	\$20,046	\$0	\$0	\$0	\$20,046	0.60%
33	American Natl Ins Co	60739	TX	\$17,243	\$0	\$2,449	\$0	\$19,692	0.59%
34	Cuna Mut Life Ins Co	65749	IA	\$14,711	\$0	\$4,285	\$0	\$18,996	0.57%
35	Aviva Life Ins Co	62898	DE	\$16,959	\$0	\$679	\$0	\$17,638	0.53%
36	Massachusetts Mut Life Ins Co	65935	MA	\$16,266	\$0	\$870	\$0	\$17,135	0.51%
37	Liberty Life Ins Co	61492	SC	\$16,237	\$0	\$0	\$0	\$16,237	0.49%
38	Peoples Benefit Life Ins Co	66605	IA	\$15,197	\$0	\$76	\$0	\$15,272	0.46%
39	Jefferson Pilot Life Ins Co	67865	NC	\$14,078	\$0	\$125	\$0	\$14,203	0.43%
40	Standard Ins Co	69019	OR	\$13,149	\$0	\$41	\$0	\$13,190	0.40%
	All 181 Other Companies			\$294,456	\$0	\$379,816	\$0	\$674,272	20.20%
	Totals			\$2,711,495	\$0	\$626,958	\$0	\$3,338,453	100.00%

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Mutual Of Enumclaw Ins Co	14761	WA	\$980	12.82%	\$1,018	\$447	43.88%
2	United Fnc'l Cas Co	11770	OH	\$662	8.66%	\$593	\$258	43.60%
3	State Farm Mut Auto Ins Co	25178	IL	\$620	8.10%	\$622	\$94	15.17%
4	Farmers Ins Exch	21652	CA	\$405	5.29%	\$405	\$190	46.99%
5	Truck Ins Exch	21709	CA	\$405	5.29%	\$412	\$134	32.41%
6	Nationwide Mut Ins Co	23787	OH	\$290	3.79%	\$271	\$107	39.67%
7	Great West Cas Co	11371	NE	\$259	3.38%	\$231	\$430	186.45%
8	Grange Ins Assn	22101	WA	\$221	2.89%	\$219	\$97	44.42%
9	North Pacific Ins Co	23892	OR	\$185	2.42%	\$202	\$84	41.54%
10	Unigard Ins Co	25747	WA	\$183	2.39%	\$188	\$22	11.59%
11	Zurich American Ins Co	16335	NY	\$177	2.32%	\$186	(\$14)	(7.61)%
12	General Ins Co Of Amer	24732	WA	\$174	2.28%	\$184	\$81	44.19%
13	Ace American Ins Co	22667	PA	\$166	2.17%	\$182	\$31	17.09%
14	American Economy Ins Co	19690	IN	\$148	1.93%	\$137	\$52	37.95%
15	American States Ins Co	19704	IN	\$141	1.84%	\$146	\$36	24.92%
16	Northland Ins Co	24015	MN	\$118	1.54%	\$123	(\$55)	(44.39)%
17	American States Preferred Ins Co	37214	IN	\$113	1.48%	\$111	\$13	11.87%
18	Travelers Property Cas Co Of Amer	25674	CT	\$113	1.48%	\$111	\$31	27.88%
19	Allstate Ind Co	19240	IL	\$104	1.35%	\$113	\$68	60.60%
20	Progressive Cas Ins Co	24260	OH	\$100	1.31%	\$113	\$58	51.41%
21	Progressive American Ins Co	24252	FL	\$99	1.30%	\$108	\$48	44.23%
22	Allstate Ins Co	19232	IL	\$96	1.26%	\$84	\$24	28.08%
23	Progressive Northwestern Ins Co	42919	OH	\$85	1.11%	\$96	(\$4)	(3.90)%
24	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$81	1.06%	\$84	\$39	46.14%
25	Pennsylvania General Ins Co	21962	PA	\$81	1.06%	\$79	\$47	59.42%
26	Alpha Prop & Cas Ins Co	38156	WI	\$67	0.88%	\$55	\$37	67.48%
27	Ohio Cas Ins Co	24074	OH	\$65	0.85%	\$69	\$11	16.75%
28	West American Ins Co	44393	IN	\$63	0.83%	\$52	(\$4)	(6.88)%
29	Financial Ind Co	19852	CA	\$54	0.71%	\$62	\$34	54.99%
30	Travelers Ind Co Of Amer	25666	CT	\$52	0.68%	\$51	\$25	48.64%
31	Federal Ins Co	20281	IN	\$48	0.62%	\$46	\$23	50.91%
32	Progressive Northern Ins Co	38628	WI	\$46	0.61%	\$52	(\$12)	(22.70)%
33	Stonington Ins Co	10340	TX	\$46	0.60%	\$45	(\$27)	(59.58)%
34	Firemans Fund Ins Co	21873	CA	\$44	0.57%	\$44	\$21	46.75%
35	Western Nat'l Assur Co	24465	MN	\$42	0.55%	\$40	(\$6)	(14.14)%
36	Oregon Automobile Ins Co	23922	OR	\$41	0.53%	\$47	\$10	21.14%
37	Canal Ins Co	10464	SC	\$39	0.51%	\$38	\$66	171.67%
38	Harco Nat'l Ins Co	26433	IL	\$37	0.48%	\$36	\$10	28.95%
39	Continental Western Ins Co	10804	IA	\$36	0.47%	\$36	\$12	33.67%
40	State Farm Fire And Cas Co	25143	IL	\$35	0.46%	\$35	\$11	32.73%
All 169 Other Companies				\$928	12.13%	\$931	(\$102)	(10.90)%
Totals (Loss Ratio is average)				\$7,648	100.00%	\$7,654	\$2,431	31.77%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Balboa Ins Co	24813	CA	\$13,925	10.39%	\$12,593	\$5,078	40.32%
2	State Farm Mut Auto Ins Co	25178	IL	\$10,461	7.81%	\$10,230	\$6,688	65.38%
3	Great West Cas Co	11371	NE	\$6,579	4.91%	\$6,080	\$4,174	68.65%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$5,941	4.43%	\$6,117	\$2,583	42.22%
5	Universal Underwriters Ins Co	41181	KS	\$4,939	3.69%	\$4,902	\$1,960	39.98%
6	State Natl Ins Co Inc	12831	TX	\$4,738	3.54%	\$4,423	\$1,697	38.36%
7	United Fncl Cas Co	11770	OH	\$4,438	3.31%	\$4,014	\$2,171	54.09%
8	Unigard Ins Co	25747	WA	\$3,279	2.45%	\$3,109	\$1,411	45.38%
9	Nationwide Mut Ins Co	23787	OH	\$3,051	2.28%	\$2,856	\$1,135	39.73%
10	American States Ins Co	19704	IN	\$2,831	2.11%	\$3,047	\$1,954	64.13%
11	Truck Ins Exch	21709	CA	\$2,743	2.05%	\$2,752	\$1,280	46.51%
12	Northland Ins Co	24015	MN	\$2,578	1.92%	\$2,529	\$1,204	47.60%
13	Farmers Ins Exch	21652	CA	\$2,542	1.90%	\$2,648	\$996	37.60%
14	General Ins Co Of Amer	24732	WA	\$2,505	1.87%	\$2,722	\$1,234	45.33%
15	Continental Western Ins Co	10804	IA	\$2,505	1.87%	\$2,316	\$1,338	57.80%
16	North Pacific Ins Co	23892	OR	\$2,172	1.62%	\$2,238	\$1,028	45.96%
17	Empire Fire & Marine Ins Co	21326	NE	\$2,143	1.60%	\$2,111	\$892	42.25%
18	Canal Ins Co	10464	SC	\$2,000	1.49%	\$2,169	\$1,460	67.32%
19	American States Preferred Ins Co	37214	IN	\$1,863	1.39%	\$1,949	\$1,432	73.48%
20	Travelers Ind Co	25658	CT	\$1,836	1.37%	\$1,762	\$1,315	74.60%
21	Cornhusker Cas Co	20044	NE	\$1,807	1.35%	\$1,968	\$880	44.72%
22	American Economy Ins Co	19690	IN	\$1,675	1.25%	\$1,554	\$882	56.72%
23	Harco Natl Ins Co	26433	IL	\$1,567	1.17%	\$1,383	\$1,169	84.52%
24	Zurich American Ins Co	16535	NY	\$1,558	1.16%	\$1,594	\$632	39.64%
25	West American Ins Co	44393	IN	\$1,454	1.09%	\$1,311	\$398	30.34%
26	Grange Ins Assn	22101	WA	\$1,427	1.07%	\$1,417	\$720	50.83%
27	St Paul Fire & Marine Ins Co	24767	MN	\$1,425	1.06%	\$1,407	\$207	14.74%
28	Ohio Cas Ins Co	24074	OH	\$1,413	1.05%	\$1,515	\$410	27.09%
29	Allstate Ins Co	19232	IL	\$1,381	1.03%	\$1,308	\$568	43.43%
30	Sentry Select Ins Co	21180	WI	\$1,244	0.93%	\$1,161	\$606	52.22%
31	American General Ind Co	24376	IL	\$1,115	0.83%	\$1,286	\$647	50.34%
32	Allstate Ind Co	19240	IL	\$1,092	0.82%	\$1,237	\$413	33.42%
33	Travelers Property Cas Co Of Amer	25674	CT	\$1,086	0.81%	\$1,075	\$741	68.95%
34	Oregon Automobile Ins Co	23922	OR	\$937	0.70%	\$1,070	\$540	50.51%
35	Federated Mut Ins Co	13935	MN	\$897	0.67%	\$908	\$433	47.72%
36	Progressive Cas Ins Co	24260	OH	\$873	0.65%	\$982	\$522	53.15%
37	Stonington Ins Co	10340	TX	\$854	0.64%	\$879	\$211	24.02%
38	Western Natl Assur Co	24465	MN	\$829	0.62%	\$784	\$558	71.25%
39	Progressive American Ins Co	24252	FL	\$813	0.61%	\$842	\$382	45.39%
40	State Farm Fire And Cas Co	25143	IL	\$759	0.57%	\$682	\$698	102.29%
All 220 Other Companies				\$26,723	19.94%	\$28,533	\$12,693	44.48%
Totals (Loss Ratio is average)				\$134,001	100.00%	\$133,464	\$65,342	48.96%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Great West Cas Co	11371	NE	\$21,389	5.65%	\$20,145	\$18,141	90.06%
2	United FncI Cas Co	11770	OH	\$15,239	4.03%	\$14,420	\$6,352	44.05%
3	American States Ins Co	19704	IN	\$13,941	3.68%	\$14,489	\$10,150	70.05%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$12,818	3.39%	\$13,373	\$9,774	73.09%
5	General Ins Co Of Amer	24732	WA	\$11,478	3.03%	\$12,024	\$7,456	62.01%
6	Unigard Ins Co	25747	WA	\$10,615	2.80%	\$9,787	\$5,483	56.03%
7	American Economy Ins Co	19690	IN	\$9,542	2.52%	\$8,607	\$4,228	49.13%
8	Continental Western Ins Co	10804	IA	\$9,420	2.49%	\$8,751	\$6,984	79.81%
9	Truck Ins Exch	21709	CA	\$9,409	2.49%	\$9,427	\$3,861	40.95%
10	State Farm Mut Auto Ins Co	25178	IL	\$8,460	2.23%	\$8,166	\$4,887	59.84%
11	Zurich American Ins Co	16635	NY	\$8,402	2.22%	\$8,238	\$2,336	28.36%
12	Nationwide Mut Ins Co	23787	OH	\$8,295	2.19%	\$7,957	\$7,649	96.13%
13	Farmers Ins Exch	21652	CA	\$8,215	2.17%	\$8,164	\$5,406	66.22%
14	North Pacific Ins Co	23892	OR	\$8,003	2.11%	\$7,861	\$4,406	56.05%
15	American States Preferred Ins Co	37214	IN	\$7,976	2.11%	\$8,060	\$4,594	57.00%
16	Travelers Ind Co	25658	CT	\$6,657	1.76%	\$6,590	\$2,683	40.72%
17	Canal Ins Co	10464	SC	\$6,453	1.70%	\$7,016	\$3,622	51.62%
18	Northland Ins Co	24015	MN	\$6,165	1.63%	\$6,022	\$4,259	70.73%
19	Travelers Property Cas Co Of Amer	25674	CT	\$5,723	1.51%	\$5,806	\$2,921	50.31%
20	Cornhusker Cas Co	20044	NE	\$5,525	1.46%	\$6,133	\$4,801	78.28%
21	Universal Underwriters Ins Co	41181	KS	\$5,472	1.45%	\$5,417	\$2,275	41.99%
22	Empire Fire & Marine Ins Co	21326	NE	\$5,377	1.42%	\$5,496	\$3,094	56.29%
23	Western Natl Assur Co	24465	MN	\$4,512	1.19%	\$4,177	\$3,009	72.02%
24	Continental Cas Co	20443	IL	\$4,271	1.13%	\$3,886	\$1,313	33.78%
25	West American Ins Co	44393	IN	\$4,196	1.11%	\$3,871	\$3,570	92.21%
26	Alaska Nat Ins Co	38733	AK	\$4,156	1.10%	\$4,155	\$2,934	70.61%
27	Ohio Cas Ins Co	24074	OH	\$4,075	1.08%	\$4,352	\$2,259	51.92%
28	St Paul Fire & Marine Ins Co	24767	MN	\$3,955	1.04%	\$4,542	\$1,185	26.08%
29	Liberty Mut Fire Ins Co	23035	WI	\$3,887	1.03%	\$3,308	\$6,476	195.79%
30	Carolina Cas Ins Co	10510	FL	\$3,856	1.02%	\$3,244	\$2,601	80.16%
31	Oregon Automobile Ins Co	23922	OR	\$3,752	0.99%	\$4,410	\$2,593	58.80%
32	Transportation Ins Co	20494	IL	\$3,723	0.98%	\$4,345	\$502	11.54%
33	Allstate Ins Co	19232	IL	\$3,658	0.97%	\$3,489	\$661	18.96%
34	Harco Natl Ins Co	26433	IL	\$3,531	0.93%	\$3,418	\$1,715	50.19%
35	American Cas Co Of Reading PA	20427	PA	\$3,472	0.92%	\$4,017	\$2,464	61.34%
36	Federated Mut Ins Co	13935	MN	\$3,404	0.90%	\$3,456	\$1,424	41.19%
37	Hartford Fire In Co	19682	CT	\$3,240	0.86%	\$3,244	\$3,132	96.54%
38	Ace American Ins Co	22667	PA	\$3,134	0.83%	\$3,162	\$3,678	116.32%
39	Progressive Cas Ins Co	24260	OH	\$3,009	0.79%	\$3,471	\$1,677	48.33%
40	Liberty Northwest Ins Corp	41939	OR	\$2,982	0.79%	\$2,917	\$1,421	48.71%
All 248 Other Companies				\$107,130	28.30%	\$109,521	\$46,083	42.08%
Totals (Loss Ratio is average)				\$378,518	100.00%	\$378,934	\$214,060	56.49%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Mut Auto Ins Co	25178	IL	\$260,786	12.97%	\$257,936	\$150,558	58.37%
2	Farmers Ins Co Of WA	21644	WA	\$208,216	10.36%	\$202,962	\$172,346	84.92%
3	Safeco Ins Co Of IL	39012	IL	\$147,180	7.32%	\$147,197	\$99,359	67.50%
4	Allstate Ins Co	19232	IL	\$102,213	5.08%	\$103,929	\$62,066	59.72%
5	Pemco Mut Ins Co	24341	WA	\$88,820	4.42%	\$87,545	\$53,537	61.15%
6	Allstate Prop & Cas Ins Co	17230	IL	\$65,297	3.25%	\$61,855	\$35,319	57.10%
7	Geico General Ins Co	35882	MD	\$63,682	3.17%	\$61,926	\$41,400	66.85%
8	USAA	25941	TX	\$58,419	2.91%	\$57,972	\$41,537	71.65%
9	Progressive Max Ins Co	24279	OH	\$54,007	2.69%	\$54,459	\$29,521	54.21%
10	Mid-Century Ins Co	21687	CA	\$52,331	2.60%	\$50,925	\$41,012	80.53%
11	Progressive Northwestern Ins Co	42919	OH	\$52,135	2.59%	\$52,439	\$29,488	56.23%
12	USAA Cas Ins Co	25968	TX	\$43,764	2.18%	\$43,499	\$35,339	81.24%
13	Pemco Ins Co	18805	WA	\$42,571	2.12%	\$41,774	\$23,288	55.75%
14	Mutual Of Enumclaw Ins Co	14761	WA	\$35,653	1.77%	\$34,380	\$16,227	47.20%
15	Geico Ind Co	22055	MD	\$32,679	1.63%	\$32,509	\$21,505	66.15%
16	Allstate Ind Co	19240	IL	\$30,972	1.54%	\$31,683	\$13,981	44.13%
17	State Farm Fire And Cas Co	25143	IL	\$29,142	1.45%	\$28,590	\$17,694	61.89%
18	Government Employees Ins Co	22063	MD	\$28,565	1.42%	\$28,253	\$17,815	63.06%
19	Progressive Classic Ins Co	42994	WI	\$25,378	1.26%	\$25,883	\$16,317	63.04%
20	Liberty Mut Fire Ins Co	23035	WI	\$24,750	1.23%	\$23,597	\$18,272	77.43%
21	Metropolitan Cas Ins Co	40169	RI	\$24,343	1.21%	\$22,874	\$18,987	83.01%
22	Hartford Underwriters Ins Co	30104	CT	\$23,637	1.18%	\$24,727	\$18,201	73.61%
23	Nationwide Mut Ins Co	23787	OH	\$22,446	1.12%	\$23,533	\$12,307	52.30%
24	Dairyland Ins Co	21164	WI	\$22,083	1.10%	\$21,235	\$11,623	54.73%
25	Safeco Ins Co Of Amer	24740	WA	\$19,886	0.99%	\$20,481	\$10,679	52.14%
26	Property & Cas Ins Co Of Hartford	34690	IN	\$19,240	0.96%	\$20,136	\$15,527	77.11%
27	Financial Ind Co	19852	CA	\$18,573	0.92%	\$19,545	\$12,180	62.32%
28	American Commerce Ins Co	19941	OH	\$16,609	0.83%	\$15,470	\$10,300	66.58%
29	Viking Ins Co Of WI	13137	CO	\$16,454	0.82%	\$20,688	\$8,033	38.83%
30	AIG Natl Ins Co Inc	36587	NY	\$16,218	0.81%	\$17,182	\$10,622	61.82%
31	Grange Ins Assn	22101	WA	\$16,073	0.80%	\$16,336	\$10,991	67.28%
32	Encompass Ins Co Of America	10071	IL	\$15,693	0.78%	\$16,501	\$12,095	73.30%
33	Country Mut Ins Co	20990	IL	\$15,220	0.76%	\$15,302	\$11,511	75.23%
34	Esurance Ins Co	25712	WI	\$14,748	0.73%	\$12,600	\$6,722	53.35%
35	Peak Prop & Cas Ins Corp	18139	WI	\$13,701	0.68%	\$9,200	\$5,309	57.71%
36	Amica Mut Ins Co	19976	RI	\$12,236	0.61%	\$11,900	\$12,819	107.72%
37	Unigard Ins Co	25747	WA	\$12,164	0.60%	\$12,965	\$7,960	61.40%
38	Amex Assur Co	27928	IL	\$12,115	0.60%	\$15,694	\$12,773	81.39%
39	Enumclaw Prop & Cas Ins Co	11232	WA	\$11,450	0.57%	\$11,535	\$6,930	60.08%
40	Unitrin Auto & Home Ins Co	16063	NY	\$9,890	0.49%	\$9,071	\$7,288	80.34%
All 208 Other Companies				\$231,304	11.50%	\$223,778	\$161,519	72.18%
Totals (Loss Ratio is average)				\$2,010,645	100.00%	\$1,990,065	\$1,320,955	66.38%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Mut Auto Ins Co	25178	IL	\$48,401	16.46%	\$47,891	\$32,596	68.06%
2	Farmers Ins Co Of WA	21644	WA	\$42,837	14.56%	\$43,608	\$25,506	58.49%
3	Safeco Ins Co Of IL	39012	IL	\$21,816	7.42%	\$22,355	\$9,532	42.64%
4	Allstate Ins Co	19232	IL	\$16,512	5.61%	\$16,876	\$11,218	66.47%
5	Allstate Prop & Cas Ins Co	17230	IL	\$12,664	4.31%	\$11,372	\$8,097	71.20%
6	Pemco Mut Ins Co	24341	WA	\$11,520	3.92%	\$11,880	\$8,156	68.65%
7	Geico General Ins Co	35882	MD	\$10,032	3.41%	\$9,467	\$7,887	83.31%
8	Progressive Max Ins Co	24279	OH	\$7,019	2.39%	\$6,916	\$3,966	57.34%
9	USAA	25941	TX	\$7,012	2.38%	\$6,949	\$5,312	76.45%
10	USAA Cas Ins Co	25968	TX	\$6,673	2.27%	\$6,643	\$4,649	69.97%
11	Progressive Northwestern Ins Co	42919	OH	\$6,591	2.24%	\$6,705	\$3,042	45.37%
12	Pemco Ins Co	18805	WA	\$5,410	1.84%	\$5,557	\$2,951	53.11%
13	Mid-Century Ins Co	21687	CA	\$5,291	1.80%	\$5,120	\$4,712	92.03%
14	Geico Ind Co	22055	MD	\$5,051	1.72%	\$4,990	\$3,837	76.89%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$4,837	1.64%	\$4,637	\$2,533	54.62%
16	State Farm Fire And Cas Co	25143	IL	\$4,617	1.57%	\$4,546	\$4,262	93.75%
17	Government Employees Ins Co	22063	MD	\$4,252	1.45%	\$4,078	\$2,246	55.07%
18	Hartford Underwriters Ins Co	30104	CT	\$4,184	1.42%	\$4,398	\$1,657	37.68%
19	Liberty Mut Fire Ins Co	23035	WI	\$3,831	1.30%	\$3,743	\$3,206	85.67%
20	Metropolitan Cas Ins Co	40169	RI	\$3,159	1.07%	\$3,146	\$1,336	42.47%
21	Nationwide Mut Ins Co	23787	OH	\$3,086	1.05%	\$3,237	\$1,367	42.24%
22	Allstate Ind Co	19240	IL	\$3,019	1.03%	\$3,124	\$3,057	97.87%
23	Encompass Ins Co Of America	10071	IL	\$2,770	0.94%	\$2,975	\$556	18.69%
24	Progressive Classic Ins Co	42994	WI	\$2,730	0.93%	\$3,059	\$2,103	68.75%
25	American Commerce Ins Co	19941	OH	\$2,551	0.87%	\$2,275	\$1,924	84.55%
26	Safeco Ins Co Of Amer	24740	WA	\$2,470	0.84%	\$2,629	\$1,153	43.85%
27	Country Mut Ins Co	20990	IL	\$2,229	0.76%	\$2,242	\$1,536	68.49%
28	Property & Cas Ins Co Of Hartford	34690	IN	\$2,107	0.72%	\$2,214	\$3,112	140.59%
29	Grange Ins Assn	22101	WA	\$1,983	0.67%	\$2,020	\$1,878	92.97%
30	Amex Assur Co	27928	IL	\$1,756	0.60%	\$2,290	\$1,798	78.52%
31	Esurance Ins Co	25712	WI	\$1,717	0.58%	\$1,444	\$1,620	112.19%
32	Enumclaw Prop & Cas Ins Co	11232	WA	\$1,595	0.54%	\$1,607	\$941	58.56%
33	Unigard Ins Co	25747	WA	\$1,531	0.52%	\$1,620	\$698	43.09%
34	Amica Mut Ins Co	19976	RI	\$1,354	0.46%	\$1,299	\$870	66.97%
35	Unitrin Auto & Home Ins Co	16063	NY	\$1,329	0.45%	\$1,243	\$1,354	108.95%
36	National General Ins Co	23728	MO	\$1,244	0.42%	\$1,171	\$741	63.27%
37	Nationwide Agribusiness Ins Co	28223	IA	\$1,231	0.42%	\$948	\$790	83.40%
38	Country Pref Ins Co	21008	IL	\$1,152	0.39%	\$1,104	\$1,321	119.68%
39	North Pacific Ins Co	23892	OR	\$1,137	0.39%	\$1,199	\$1,230	102.56%
40	National Merit Ins Co	39004	WA	\$1,085	0.37%	\$1,115	\$877	78.63%
All 175 Other Companies				\$24,348	8.28%	\$23,478	\$13,221	56.31%
Totals (Loss Ratio is average)				\$294,138	100.00%	\$293,170	\$188,847	64.42%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Mut Auto Ins Co	25178	IL	\$167,572	13.85%	\$166,620	\$108,018	64.83%
2	Farmers Ins Co Of WA	21644	WA	\$127,825	10.57%	\$129,216	\$75,421	58.37%
3	Safeco Ins Co Of IL	39012	IL	\$83,002	6.86%	\$84,023	\$45,901	54.63%
4	Allstate Ins Co	19232	IL	\$81,150	6.71%	\$81,659	\$36,600	44.82%
5	Pemco Mut Ins Co	24341	WA	\$49,567	4.10%	\$53,523	\$29,920	55.90%
6	Allstate Prop & Cas Ins Co	17230	IL	\$48,378	4.00%	\$47,520	\$27,228	57.30%
7	USAA	25941	TX	\$46,109	3.81%	\$45,223	\$25,754	56.95%
8	Progressive Max Ins Co	24279	OH	\$36,653	3.03%	\$36,432	\$18,172	49.88%
9	Geico General Ins Co	35882	MD	\$36,652	3.03%	\$36,480	\$21,086	57.80%
10	USAA Cas Ins Co	25968	TX	\$34,680	2.87%	\$34,081	\$16,743	49.13%
11	Progressive Northwestern Ins Co	42919	OH	\$30,254	2.50%	\$31,465	\$15,363	48.82%
12	Pemco Ins Co	18805	WA	\$25,818	2.13%	\$27,925	\$15,903	56.95%
13	Mid-Century Ins Co	21687	CA	\$22,476	1.86%	\$21,996	\$11,653	52.98%
14	Hartford Underwriters Ins Co	30104	CT	\$21,526	1.78%	\$21,999	\$9,262	42.10%
15	Allstate Ind Co	19240	IL	\$21,404	1.77%	\$21,865	\$9,405	43.02%
16	Mutual Of Enumclaw Ins Co	14761	WA	\$21,087	1.74%	\$19,991	\$9,956	49.80%
17	Progressive Classic Ins Co	42994	WI	\$18,519	1.53%	\$16,775	\$8,818	52.56%
18	Liberty Mut Fire Ins Co	23035	WI	\$17,983	1.49%	\$17,141	\$8,312	48.49%
19	Government Employees Ins Co	22063	MD	\$17,927	1.48%	\$18,186	\$10,172	55.93%
20	State Farm Fire And Cas Co	25143	IL	\$16,438	1.36%	\$16,236	\$11,885	73.21%
21	Geico Ind Co	22055	MD	\$16,420	1.36%	\$16,272	\$7,786	47.86%
22	Metropolitan Cas Ins Co	40169	RI	\$15,646	1.29%	\$15,350	\$6,977	45.45%
23	Property & Cas Ins Co Of Hartford	34690	IN	\$15,638	1.29%	\$15,785	\$7,379	46.75%
24	Nationwide Mut Ins Co	23787	OH	\$13,053	1.08%	\$13,524	\$5,809	42.95%
25	Encompass Ins Co Of America	10071	IL	\$12,462	1.03%	\$12,878	\$5,593	43.43%
26	Grange Ins Assn	22101	WA	\$12,371	1.02%	\$12,461	\$5,404	43.37%
27	American Commerce Ins Co	19941	OH	\$11,848	0.98%	\$11,163	\$5,920	53.03%
28	AIG Natl Ins Co Inc	36587	NY	\$10,802	0.89%	\$11,423	\$5,884	51.50%
29	Safeco Ins Co Of Amer	24740	WA	\$9,717	0.80%	\$10,046	\$6,289	62.61%
30	Country Mut Ins Co	20990	IL	\$9,204	0.76%	\$9,339	\$5,427	58.11%
31	Esurance Ins Co	25712	WI	\$8,383	0.69%	\$7,041	\$5,122	72.75%
32	Unigard Ins Co	25747	WA	\$8,077	0.67%	\$8,608	\$4,171	48.45%
33	Amica Mut Ins Co	19976	RI	\$7,940	0.66%	\$7,602	\$4,203	55.29%
34	Unitrin Auto & Home Ins Co	16063	NY	\$7,925	0.66%	\$7,149	\$3,389	47.41%
35	Amex Assur Co	27928	IL	\$7,514	0.62%	\$9,620	\$7,373	76.64%
36	North Pacific Ins Co	23892	OR	\$7,445	0.62%	\$7,773	\$2,343	30.14%
37	Dairyland Ins Co	21164	WI	\$7,116	0.59%	\$6,892	\$3,292	47.77%
38	Enumclaw Prop & Cas Ins Co	11232	WA	\$7,067	0.58%	\$7,037	\$3,705	52.65%
39	National General Ins Co	23728	MO	\$6,714	0.55%	\$6,334	\$3,447	54.42%
40	National Merit Ins Co	39004	WA	\$5,582	0.46%	\$5,685	\$1,608	28.28%
All 185 Other Companies				\$83,905	6.94%	\$76,145	\$76,231	100.11%
Totals (Loss Ratio is average)				\$1,209,852	100.00%	\$1,206,484	\$692,925	57.43%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Boiler and Machinery

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Factory Mut Ins Co	21482	RI	\$5,761	24.92%	\$6,521	\$13,695	210.00%
2	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$2,498	10.81%	\$3,100	\$625	20.15%
3	Continental Cas Co	20443	IL	\$2,299	9.94%	\$2,096	\$1,107	52.82%
4	Affiliated Fm Ins Co	10014	RI	\$2,089	9.04%	\$1,958	\$342	17.45%
5	Universal Underwriters Ins Co	41181	KS	\$1,621	7.01%	\$1,620	\$2	0.11%
6	Travelers Property Cas Co Of Amer	25674	CT	\$799	3.45%	\$789	\$475	60.27%
7	St Paul Fire & Marine Ins Co	24767	MN	\$796	3.44%	\$772	\$128	16.62%
8	Pacific Ind Co	20346	WI	\$771	3.33%	\$805	\$137	17.00%
9	Federal Ins Co	20281	IN	\$760	3.29%	\$800	(\$11)	(1.40)%
10	Zurich American Ins Co	16535	NY	\$733	3.17%	\$830	(\$747)	(90.06)%
11	Oregon Mut Ins Co	14907	OR	\$416	1.80%	\$422	\$81	19.16%
12	Western Natl Assur Co	24465	MN	\$406	1.76%	\$408	\$4	1.08%
13	American Guarantee & Liability Ins	26247	NY	\$405	1.75%	\$439	\$79	18.03%
14	Lumbermens Underwriting Alliance	23108	MO	\$397	1.72%	\$451	\$0	0.00%
15	Truck Ins Exch	21709	CA	\$380	1.65%	\$380	(\$12)	(3.08)%
16	National Union Fire Ins Co Of Pitts	19445	PA	\$335	1.45%	\$221	\$4	1.98%
17	Great Northern Ins Co	20303	MN	\$248	1.07%	\$226	\$7	2.90%
18	Allianz Global Risks US Ins Co	35300	CA	\$225	0.97%	\$229	\$14	5.92%
19	Arch Ins Co	11150	MO	\$201	0.87%	\$183	\$34	18.72%
20	Continental Western Ins Co	10804	IA	\$180	0.78%	\$169	\$48	28.36%
21	Federated Mut Ins Co	13935	MN	\$156	0.68%	\$156	\$34	21.89%
22	Amco Ins Co	19100	IA	\$141	0.61%	\$140	\$12	8.44%
23	American Home Assur Co	19380	NY	\$120	0.52%	\$120	\$38	31.63%
24	Westport Ins Corp	34207	MO	\$117	0.51%	\$109	(\$31)	(28.54)%
25	Birmingham Fire Ins Co Of PA	19402	PA	\$88	0.38%	\$103	\$6	5.53%
26	XL Ins Amer Inc	24554	DE	\$85	0.37%	\$71	(\$3)	(4.82)%
27	Delos Ins Co	35408	DE	\$72	0.31%	\$74	\$32	43.30%
28	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$67	0.29%	\$69	(\$22)	(30.97)%
29	Allstate Ins Co	19232	IL	\$64	0.28%	\$73	\$0	0.00%
30	Phoenix Ins Co	25623	CT	\$61	0.27%	\$65	(\$5)	(7.11)%
31	Northwestern Pacific Ind Co	20338	OR	\$54	0.23%	\$52	\$21	41.13%
32	Vigilant Ins Co	20397	NY	\$51	0.22%	\$49	(\$2)	(4.58)%
33	Travelers Ind Co	25658	CT	\$51	0.22%	\$46	\$7	14.90%
34	Brotherhood Mut Ins Co	13528	IN	\$43	0.19%	\$32	\$9	29.48%
35	American States Ins Co	19704	IN	\$42	0.18%	\$40	\$0	(0.87)%
36	Hartford Fire In Co	19682	CT	\$39	0.17%	\$39	\$1	2.65%
37	Stonington Ins Co	10340	TX	\$38	0.17%	\$47	\$4	8.09%
38	American Economy Ins Co	19690	IN	\$36	0.15%	\$30	\$0	0.59%
39	St Paul Guardian Ins Co	24775	MN	\$35	0.15%	\$44	(\$5)	(10.38)%
40	Granite State Ins Co	23809	PA	\$29	0.13%	\$26	\$1	5.04%
All 80 Other Companies				\$408	1.77%	\$391	(\$164)	(42.07)%
Totals (Loss Ratio is average)				\$23,119	100.00%	\$24,196	\$15,946	65.90%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Burglary and Theft

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Liberty Ins Underwriters Inc	19917	NY	\$776	26.13%	\$605	\$104	17.14%
2	Travelers Cas & Surety Co Of Amer	31194	CT	\$454	15.28%	\$410	\$110	26.81%
3	Federal Ins Co	20281	IN	\$400	13.48%	\$441	\$488	110.53%
4	Universal Underwriters Ins Co	41181	KS	\$221	7.43%	\$236	\$242	102.54%
5	Hartford Fire In Co	19682	CT	\$193	6.50%	\$158	\$8	5.03%
6	Fidelity & Deposit Co Of MD	39306	MD	\$120	4.05%	\$117	\$8	6.82%
7	Benchmark Ins Co	41394	KS	\$95	3.18%	\$101	\$78	77.08%
8	Harco Natl Ins Co	26433	IL	\$87	2.92%	\$92	\$20	21.24%
9	American Hardware Mut Ins Co	13331	OH	\$83	2.79%	\$70	\$5	7.65%
10	St Paul Fire & Marine Ins Co	24767	MN	\$79	2.64%	\$90	\$14	15.83%
11	Nationwide Mut Ins Co	23787	OH	\$45	1.52%	\$47	\$8	15.95%
12	Continental Cas Co	20443	IL	\$39	1.31%	\$21	\$9	40.99%
13	National Union Fire Ins Co Of Pitts	19445	PA	\$35	1.19%	\$27	(\$2)	(7.07)%
14	Twin City Fire Ins Co Co	29459	IN	\$27	0.90%	\$15	(\$23)	(154.86)%
15	Western Natl Assur Co	24465	MN	\$26	0.87%	\$25	\$9	35.39%
16	Vigilant Ins Co	20397	NY	\$22	0.73%	\$20	\$1	6.56%
17	Nationwide Aqribusiness Ins Co	28223	IA	\$20	0.67%	\$16	\$1	8.01%
18	Mutual Of Enumclaw Ins Co	14761	WA	\$19	0.64%	\$17	\$1	5.05%
19	Executive Risk Ind Inc	35181	DE	\$17	0.58%	\$10	\$0	1.00%
20	Federated Mut Ins Co	13935	MN	\$16	0.54%	\$18	\$0	1.89%
21	Westchester Fire Ins Co	21121	NY	\$15	0.51%	\$7	\$3	44.35%
22	St Paul Mercury Ins Co	24791	MN	\$15	0.51%	\$19	\$4	22.72%
23	North Pacific Ins Co	23892	OR	\$13	0.45%	\$13	\$0	0.78%
24	American States Ins Co	19704	IN	\$13	0.42%	\$21	\$9	44.66%
25	National Farmers Union Prop & Cas	16217	CO	\$12	0.42%	\$13	\$0	0.63%
26	St Paul Guardian Ins Co	24775	MN	\$10	0.34%	\$14	\$5	31.95%
27	Zurich American Ins Co	16535	NY	\$10	0.34%	\$12	\$1	4.74%
28	Great American Assur Co	26344	OH	\$9	0.30%	\$11	\$0	(0.25)%
29	Allstate Ins Co	19232	IL	\$7	0.22%	\$6	\$4	70.16%
30	Sentry Ins A Mut Co	24988	WI	\$6	0.22%	\$5	\$1	17.76%
31	XL Ins Amer Inc	24554	DE	\$6	0.22%	\$8	(\$1)	(13.70)%
32	Sentry Select Ins Co	21180	WI	\$5	0.17%	\$5	\$0	(0.79)%
33	Empire Fire & Marine Ins Co	21326	NE	\$5	0.17%	\$6	\$0	3.66%
34	North Pointe Ins Co	27740	MI	\$5	0.15%	\$5	(\$1)	(26.23)%
35	Fidelity Natl Ins Co	25180	CA	\$4	0.15%	\$2	\$0	0.00%
36	Federated Service Ins Co	28304	MN	\$4	0.14%	\$4	\$0	2.63%
37	Farmland Mut Ins Co	13838	IA	\$4	0.14%	\$3	\$0	7.06%
38	Transportation Ins Co	20494	IL	\$4	0.13%	\$4	\$0	0.00%
39	Liberty Northwest Ins Corp	41939	OR	\$4	0.13%	\$3	\$0	(1.07)%
40	American Zurich Ins Co	40142	IL	\$3	0.11%	\$3	\$0	6.20%
All 86 Other Companies				\$42	1.42%	\$53	\$23	43.01%
Totals (Loss Ratio is average)				\$2,970	100.00%	\$2,754	\$1,129	41.01%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Contractors Bonding & Ins Co	37206	WA	\$22,576	7.28%	\$21,407	\$2,712	12.67%
2	American States Ins Co	19704	IN	\$13,182	4.25%	\$14,055	\$2,097	14.92%
3	Continental Western Ins Co	10804	IA	\$11,813	3.81%	\$10,491	\$4,083	38.92%
4	Truck Ins Exch	21709	CA	\$11,655	3.76%	\$11,017	\$6,084	55.22%
5	Farmers Ins Exch	21652	CA	\$10,870	3.51%	\$9,833	\$4,093	41.63%
6	State Farm Fire And Cas Co	25143	IL	\$10,176	3.28%	\$10,158	\$5,900	58.08%
7	American Economy Ins Co	19690	IN	\$10,048	3.24%	\$9,934	\$1,798	18.10%
8	North Pacific Ins Co	23892	OR	\$9,387	3.03%	\$9,983	\$1,397	14.00%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$8,631	2.78%	\$8,621	\$5,105	59.22%
10	Federal Ins Co	20281	IN	\$8,311	2.68%	\$8,592	\$1,583	18.42%
11	Travelers Property Cas Co Of Amer	25674	CT	\$8,260	2.66%	\$8,708	\$2,032	23.33%
12	Hartford Cas Ins Co	29424	IN	\$8,153	2.63%	\$8,246	\$4,533	54.97%
13	First Natl Ins Co Of Amer	24724	WA	\$8,058	2.60%	\$8,118	\$1,222	15.05%
14	Zurich American Ins Co	16535	NY	\$8,013	2.58%	\$7,924	\$7,642	96.45%
15	Philadelphia Ind Ins Co	18058	PA	\$7,507	2.42%	\$7,798	\$275	3.52%
16	Allstate Ins Co	19232	IL	\$7,460	2.41%	\$7,523	\$4,540	60.35%
17	American Ins Co	21857	NE	\$6,116	1.97%	\$6,121	\$3,607	58.93%
18	Unigard Ins Co	25747	WA	\$6,030	1.95%	\$5,638	\$956	16.96%
19	Firemans Fund Ins Co	21873	CA	\$5,555	1.79%	\$5,393	\$5,909	109.56%
20	Granite State Ins Co	23809	PA	\$5,533	1.78%	\$5,968	\$1,322	22.14%
21	Nationwide Mut Ins Co	23787	OH	\$5,511	1.78%	\$5,733	\$2,228	38.87%
22	Ohio Cas Ins Co	24074	OH	\$4,973	1.60%	\$5,129	\$1,825	35.58%
23	Liberty Northwest Ins Corp	41939	OR	\$4,716	1.52%	\$4,502	\$3,839	85.27%
24	National Surety Corp	21881	IL	\$4,443	1.43%	\$4,600	\$3,802	82.67%
25	Oregon Mut Ins Co	14907	OR	\$4,055	1.31%	\$4,031	\$1,026	25.46%
26	West American Ins Co	44393	IN	\$3,847	1.24%	\$3,781	\$2,480	65.57%
27	QBE Ins Corp	39217	PA	\$3,378	1.09%	\$2,958	\$545	18.44%
28	National Fire Ins Co Of Hartford	20478	IL	\$3,287	1.06%	\$2,241	\$1,650	73.65%
29	General Ins Co Of Amer	24732	WA	\$3,224	1.04%	\$3,312	\$193	5.81%
30	Oregon Automobile Ins Co	23922	OR	\$3,189	1.03%	\$3,368	\$626	18.57%
31	New Hampshire Ins Co	23841	PA	\$3,166	1.02%	\$2,044	\$1,463	71.60%
32	Charter Oak Fire Ins Co	25615	CT	\$3,118	1.01%	\$2,482	\$621	25.00%
33	Hartford Fire In Co	19682	CT	\$2,842	0.92%	\$2,791	\$1,412	50.59%
34	Continental Cas Co	20443	IL	\$2,781	0.90%	\$2,830	\$1,951	68.92%
35	Church Mut Ins Co	18767	WI	\$2,649	0.85%	\$2,585	\$238	9.21%
36	Amco Ins Co	19100	IA	\$2,625	0.85%	\$2,712	\$3,694	136.22%
37	Transcontinental Ins Co	20486	NY	\$2,530	0.82%	\$2,448	\$690	28.17%
38	Valley Forge Ins Co	20508	PA	\$2,361	0.76%	\$2,048	\$621	30.33%
39	American Cas Co Of Reading PA	20427	PA	\$2,217	0.72%	\$2,984	\$620	20.79%
40	Travelers Ind Co	25658	CT	\$2,082	0.67%	\$1,759	\$1,063	60.45%
All 193 Other Companies				\$55,689	17.96%	\$52,480	\$36,336	69.24%
Totals (Loss Ratio is average)				\$310,015	100.00%	\$302,348	\$133,813	44.26%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Fire And Cas Co	25143	IL	\$23,189	5.94%	\$22,726	\$14,251	62.70%
2	Farmers Ins Exch	21652	CA	\$20,562	5.27%	\$20,443	\$13,606	66.56%
3	Truck Ins Exch	21709	CA	\$19,401	4.97%	\$19,205	\$7,882	41.04%
4	Hartford Cas Ins Co	29424	IN	\$17,982	4.61%	\$17,641	\$9,930	56.29%
5	Allstate Ins Co	19232	IL	\$17,470	4.48%	\$17,084	\$9,353	54.75%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$16,822	4.31%	\$16,951	\$12,261	72.33%
7	American Economy Ins Co	19690	IN	\$16,644	4.26%	\$16,665	\$4,177	25.07%
8	Farmers Ins Co Of WA	21644	WA	\$16,367	4.19%	\$15,255	\$5,948	38.99%
9	American States Ins Co	19704	IN	\$14,937	3.83%	\$16,930	\$7,547	44.58%
10	Unigard Ins Co	25747	WA	\$9,492	2.43%	\$9,019	\$2,701	29.94%
11	Maryland Cas Co	19356	MD	\$9,408	2.41%	\$9,124	\$11,657	127.77%
12	QBE Ins Corp	39217	PA	\$8,841	2.27%	\$7,447	\$3,106	41.71%
13	Federal Ins Co	20281	IN	\$8,676	2.22%	\$8,722	\$642	7.35%
14	Ace American Ins Co	22667	PA	\$8,574	2.20%	\$6,509	\$3,726	57.24%
15	Travelers Property Cas Co Of Amer	25674	CT	\$7,827	2.01%	\$7,895	(\$2,789)	(35.33)%
16	Firemans Fund Ins Co	21873	CA	\$7,498	1.92%	\$6,824	\$3,490	51.14%
17	North Pacific Ins Co	23892	OR	\$6,428	1.65%	\$5,566	\$5,336	95.86%
18	Oregon Mut Ins Co	14907	OR	\$6,083	1.56%	\$6,047	\$4,132	68.34%
19	Philadelphia Ind Ins Co	18058	PA	\$6,049	1.55%	\$5,602	\$1,331	23.76%
20	American Ins Co	21857	NE	\$5,739	1.47%	\$5,717	\$3,884	67.94%
21	National Surety Corp	21881	IL	\$5,336	1.37%	\$5,389	\$3,597	66.75%
22	Church Mut Ins Co	18767	WI	\$5,080	1.30%	\$4,855	\$4,633	95.43%
23	Continental Western Ins Co	10804	IA	\$4,930	1.26%	\$4,465	\$1,529	34.23%
24	Charter Oak Fire Ins Co	25615	CT	\$4,691	1.20%	\$5,414	\$1,738	32.10%
25	West American Ins Co	44393	IN	\$4,085	1.05%	\$4,174	\$613	14.69%
26	Liberty Northwest Ins Corp	41939	OR	\$3,529	0.90%	\$3,304	\$2,748	83.17%
27	Amco Ins Co	19100	IA	\$3,418	0.88%	\$3,420	\$2,288	66.90%
28	Commonwealth Ins Co Of Amer	10220	WA	\$3,256	0.83%	\$3,974	(\$1,769)	(44.51)%
29	Nationwide Agribusiness Ins Co	28223	IA	\$3,205	0.82%	\$2,704	\$1,976	73.10%
30	Travelers Ind Co	25658	CT	\$3,196	0.82%	\$3,547	\$2,358	66.50%
31	Hartford Fire In Co	19682	CT	\$3,169	0.81%	\$3,368	\$1,355	40.22%
32	Ohio Cas Ins Co	24074	OH	\$3,163	0.81%	\$3,147	\$474	15.08%
33	General Ins Co Of Amer	24732	WA	\$3,122	0.80%	\$2,679	\$350	13.05%
34	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$3,016	0.77%	\$3,454	\$2,845	82.39%
35	First Natl Ins Co Of Amer	24724	WA	\$2,956	0.76%	\$2,548	\$690	27.09%
36	Travelers Ind Co Of Amer	25666	CT	\$2,933	0.75%	\$3,223	\$333	10.33%
37	National Fire Ins Co Of Hartford	20478	IL	\$2,918	0.75%	\$2,589	\$1,201	46.40%
38	Continental Cas Co	20443	IL	\$2,801	0.72%	\$2,746	\$966	35.17%
39	Valley Forge Ins Co	20508	PA	\$2,780	0.71%	\$2,576	\$54	2.08%
40	Employers Fire Ins Co	20648	MA	\$2,633	0.67%	\$1,697	\$5,021	295.90%
All 193 Other Companies				\$72,093	18.47%	\$71,019	\$24,637	34.69%
Totals (Loss Ratio is average)				\$390,296	100.00%	\$381,662	\$179,808	47.11%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Credit

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	First Colonial Ins Co	29980	FL	\$3,354	26.31%	\$2,210	\$1,554	70.33%
2	Euler Hermes American Credit Ind Co	20516	MD	\$2,123	16.65%	\$1,918	\$598	31.16%
3	American Natl Prop & Cas Co	28401	MO	\$1,233	9.68%	\$1,201	\$469	39.08%
4	Old Republic Ins Co	24147	PA	\$1,149	9.01%	\$1,149	\$3,141	273.40%
5	Stonebridge Casualty Ins Co	10952	OH	\$987	7.74%	\$322	\$473	146.63%
6	Arch Ins Co	11150	MO	\$912	7.16%	\$624	\$69	11.12%
7	Ace American Ins Co	22667	PA	\$857	6.72%	\$857	\$1,088	126.95%
8	QBE Ins Corp	39217	PA	\$473	3.71%	\$256	\$83	32.53%
9	Coface North Amer Ins Co	31887	MA	\$451	3.54%	\$369	\$59	16.07%
10	Atradius Trade Credit Ins Co	25422	MD	\$421	3.31%	\$417	\$72	17.30%
11	Great American Ins Co	16691	OH	\$271	2.13%	\$320	(\$74)	(22.97)%
12	Employers Fire Ins Co	20648	MA	\$224	1.76%	\$215	\$128	59.26%
13	Bancinsure Inc	18538	OK	\$161	1.27%	\$115	\$1	1.03%
14	US Specialty Ins Co	29599	TX	\$66	0.52%	\$30	\$0	0.00%
15	Virginia Surety Co Inc	40827	IL	\$24	0.19%	\$60	\$1	1.55%
16	Wesco Ins Co	25011	DE	\$13	0.10%	\$246	\$10	4.27%
17	Northbrook Ind Co	36455	IL	\$0	0.00%	\$2	\$0	(9.75)%
All	7 Other Companies			\$27	0.21%	\$146	(\$589)	(402.15)%
Totals (Loss Ratio is average)				\$12,748	100.00%	\$10,460	\$7,085	67.74%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Earthquake

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Fire And Cas Co	25143	IL	\$28,574	26.96%	\$26,288	\$6	0.02%
2	Pemco Mut Ins Co	24341	WA	\$6,983	6.59%	\$6,971	\$0	0.00%
3	Allstate Ins Co	19232	IL	\$5,997	5.66%	\$10,337	\$794	7.69%
4	USAA	25941	TX	\$4,995	4.71%	\$5,006	\$21	0.42%
5	Geovera Ins Co	10799	MD	\$4,915	4.64%	\$2,134	\$0	0.00%
6	Farmers Ins Co Of WA	21644	WA	\$3,980	3.76%	\$3,971	\$14	0.36%
7	Safeco Ins Co Of IL	39012	IL	\$3,891	3.67%	\$3,939	\$11	0.28%
8	Liberty Mut Fire Ins Co	23035	WI	\$3,307	3.12%	\$3,006	(\$1)	(0.03)%
9	Insurance Co Of The West	27847	CA	\$2,623	2.48%	\$2,583	\$2	0.07%
10	Westport Ins Corp	34207	MO	\$2,585	2.44%	\$1,888	\$0	0.00%
11	Allstate Ind Co	19240	IL	\$2,577	2.43%	\$4,526	\$0	0.00%
12	Great American Assur Co	26344	OH	\$2,224	2.10%	\$3,911	\$0	0.00%
13	Metropolitan Property & Cas Ins Co	26298	RI	\$2,186	2.06%	\$1,988	\$126	6.35%
14	USAA Cas Ins Co	25968	TX	\$2,162	2.04%	\$2,190	\$22	0.98%
15	RLI Ins Co	13056	IL	\$2,109	1.99%	\$2,052	(\$58)	(2.84)%
16	Vigilant Ins Co	20397	NY	\$2,053	1.94%	\$1,877	\$0	0.00%
17	Mutual Of Enumclaw Ins Co	14761	WA	\$1,950	1.84%	\$1,940	\$24	1.23%
18	Hartford Ins Co Of The Midwest	37478	IN	\$1,819	1.72%	\$1,821	\$0	0.00%
19	American Automobile Ins Co	21849	MO	\$1,485	1.40%	\$1,335	(\$6)	(0.45)%
20	Westchester Fire Ins Co	21121	NY	\$1,293	1.22%	\$1,210	\$491	40.59%
21	Amica Mut Ins Co	19976	RI	\$1,281	1.21%	\$1,213	\$0	0.00%
22	Property & Cas Ins Co Of Hartford	34690	IN	\$1,236	1.17%	\$1,094	\$0	0.00%
23	American Guarantee & Liability Ins	26247	NY	\$1,138	1.07%	\$1,116	\$54	4.86%
24	Encompass Ins Co Of America	10071	IL	\$1,030	0.97%	\$1,383	\$36	2.59%
25	American Intl Ins Co	32220	NY	\$999	0.94%	\$808	\$70	8.67%
26	Allianz Global Risks US Ins Co	35300	CA	\$843	0.80%	\$805	\$0	0.00%
27	United States Fire Ins Co	21113	DE	\$796	0.75%	\$759	(\$12)	(1.52)%
28	Nationwide Mut Fire Ins Co	23779	OH	\$728	0.69%	\$737	(\$5)	(0.68)%
29	Unitrin Auto & Home Ins Co	16063	NY	\$716	0.68%	\$624	\$0	0.00%
30	Depositors Ins Co	42587	IA	\$647	0.61%	\$633	(\$11)	(1.70)%
31	North Pacific Ins Co	23892	OR	\$635	0.60%	\$624	\$0	0.00%
32	Standard Fire Ins Co	19070	CT	\$432	0.41%	\$442	\$0	0.06%
33	Economy Premier Assur Co	40649	IL	\$420	0.40%	\$421	\$15	3.52%
34	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$379	0.36%	\$360	\$22	6.03%
35	Travelers Property Cas Co Of Amer	25674	CT	\$371	0.35%	\$429	(\$112)	(26.16)%
36	XL Ins Amer Inc	24554	DE	\$352	0.33%	\$408	(\$28)	(6.87)%
37	Ace Fire Underwriters Ins Co	20702	PA	\$310	0.29%	\$510	(\$227)	(44.58)%
38	American Economy Ins Co	19690	IN	\$300	0.28%	\$280	(\$6)	(2.04)%
39	Balboa Ins Co	24813	CA	\$285	0.27%	\$317	\$28	8.78%
40	Zurich American Ins Co	16535	NY	\$235	0.22%	\$224	\$13	5.58%
All 114 Other Companies				\$5,135	4.85%	\$4,206	(\$237)	(5.65)%
Totals (Loss Ratio is average)				\$105,973	100.00%	\$106,366	\$1,046	0.98%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Farmowners Multiple Peril

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Mutual Of Enumclaw Ins Co	14761	WA	\$8,752	18.21%	\$8,959	\$4,791	53.48%
2	Country Mut Ins Co	20990	IL	\$6,917	14.39%	\$6,835	\$5,558	81.32%
3	Grange Ins Assn	22101	WA	\$5,034	10.47%	\$4,899	\$3,411	69.61%
4	OneBeacon Ins Co	21970	PA	\$4,623	9.62%	\$4,675	\$1,633	34.92%
5	American States Ins Co	19704	IN	\$4,181	8.70%	\$4,388	\$2,402	54.75%
6	Unigard Ins Co	25747	WA	\$2,791	5.81%	\$2,874	\$1,328	46.20%
7	North Pacific Ins Co	23892	OR	\$2,194	4.56%	\$2,147	\$2,006	93.41%
8	State Farm Fire And Cas Co	25143	IL	\$2,163	4.50%	\$2,138	\$1,914	89.54%
9	Nationwide Mut Ins Co	23787	OH	\$2,024	4.21%	\$2,067	\$1,796	86.91%
10	Travelers Ind Co	25658	CT	\$1,705	3.55%	\$1,501	\$155	10.33%
11	National Surety Corp	21881	IL	\$1,371	2.85%	\$1,190	\$193	16.21%
12	American Ins Co	21857	NE	\$1,127	2.34%	\$957	\$396	41.39%
13	Charter Oak Fire Ins Co	25615	CT	\$973	2.02%	\$1,028	\$307	29.83%
14	Travelers Ind Co Of Amer	25666	CT	\$800	1.66%	\$688	\$1,034	150.12%
15	Travelers Ind Co Of CT	25682	CT	\$778	1.62%	\$754	\$119	15.73%
16	American Bankers Ins Co Of FL	10111	FL	\$607	1.26%	\$595	\$98	16.43%
17	Oregon Mut Ins Co	14907	OR	\$436	0.91%	\$423	\$203	47.94%
18	Indemnity Ins Co Of North Amer	43575	PA	\$295	0.61%	\$369	(\$515)	(139.70)%
19	Markel Ins Co	38970	IL	\$203	0.42%	\$216	\$28	12.86%
20	American Economy Ins Co	19690	IN	\$196	0.41%	\$160	\$18	11.32%
21	American Reliable Ins Co	19615	AZ	\$180	0.37%	\$184	(\$57)	(30.79)%
22	Firemans Fund Ins Co	21873	CA	\$156	0.33%	\$603	\$117	19.46%
23	Great American Ins Co	16691	OH	\$132	0.27%	\$146	\$6	3.97%
24	Great American Assur Co	26344	OH	\$119	0.25%	\$157	\$45	28.32%
25	Trinity Universal Ins Co Of KS	15954	KS	\$103	0.22%	\$121	\$108	89.35%
26	Diamond State Ins Co	42048	IN	\$54	0.11%	\$50	\$0	0.42%
27	Great American Ins Co of NY	22136	NY	\$42	0.09%	\$44	\$7	15.68%
28	Security Natl Ins Co	19879	TX	\$39	0.08%	\$38	\$19	49.09%
29	Associated Ind Corp	21865	CA	\$35	0.07%	\$166	(\$8)	(5.00)%
30	Starnet Ins Co	40045	DE	\$33	0.07%	\$34	\$13	38.05%
31	Great American Alliance Ins Co	26832	OH	\$5	0.01%	\$1	\$27	4117.24%
32	Hartford Fire In Co	19682	CT	\$0	0.00%	\$0	\$7	0.00%
33	Bankers Standard Ins Co	18279	PA	\$0	0.00%	\$0	\$6	0.00%
34	Insurance Co Of North Amer	22713	PA	\$0	0.00%	\$0	\$1	0.00%
35	Trinity Universal Ins Co	19887	TX	\$0	0.00%	\$0	\$1	0.00%
36	OneBeacon America Ins Co	20621	MA	\$0	0.00%	\$0	\$14	0.00%
37	Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$0	\$1	0.00%
All 15 Other Companies				\$0	0.00%	\$0	(\$216)	(160125.93)%
Totals (Loss Ratio is average)				\$48,071	100.00%	\$48,406	\$26,963	55.70%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Federal Flood

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Hartford Fire In Co	19682	CT	\$3,324	19.28%	\$3,557	\$602	16.93%
2	American Bankers Ins Co Of FL	10111	FL	\$2,681	15.55%	\$2,457	\$4,545	184.97%
3	Farmers Ins Co Of WA	21644	WA	\$2,538	14.72%	\$2,253	\$3,601	159.86%
4	State Farm Fire And Cas Co	25143	IL	\$2,308	13.39%	\$2,162	\$1,969	91.04%
5	Allstate Ins Co	19232	IL	\$1,957	11.35%	\$1,763	\$2,806	159.13%
6	Fidelity Natl Prop and Cas Ins Co	16578	NY	\$1,429	8.29%	\$1,342	\$1,801	134.25%
7	USAA General Ind Co	18600	TX	\$663	3.84%	\$599	\$387	64.67%
8	Standard Fire Ins Co	19070	CT	\$535	3.10%	\$512	\$472	92.28%
9	Fidelity Natl Ins Co	25180	CA	\$447	2.59%	\$446	\$552	123.64%
10	Selective Ins Co Of Amer	12572	NJ	\$371	2.15%	\$350	\$268	76.45%
11	American Reliable Ins Co	19615	AZ	\$180	1.05%	\$168	\$550	326.77%
12	Liberty Mut Fire Ins Co	23035	WI	\$168	0.97%	\$141	\$99	70.40%
13	Nationwide Mut Fire Ins Co	23779	OH	\$139	0.81%	\$93	\$105	112.85%
14	Foremost Ins Co	11185	MI	\$115	0.67%	\$73	\$51	69.62%
15	American Commerce Ins Co	19941	OH	\$70	0.41%	\$73	(\$4)	(5.92)%
16	American Natl Prop & Cas Co	28401	MO	\$69	0.40%	\$60	\$0	0.00%
17	Harleysville Ins Co	23582	PA	\$56	0.32%	\$52	\$9	16.23%
18	Granite State Ins Co	23809	PA	\$46	0.27%	\$36	\$4	12.00%
19	New Hampshire Ins Co	23841	PA	\$46	0.26%	\$46	\$26	56.63%
20	Philadelphia Ind Ins Co	18058	PA	\$35	0.20%	\$30	(\$54)	(178.95)%
21	First American Prop & Cas Ins Co	37710	CA	\$23	0.13%	\$9	\$0	(3.78)%
22	Century-Natl Ins Co	26905	CA	\$17	0.10%	\$16	\$0	0.00%
23	American Home Assur Co	19380	NY	\$11	0.06%	\$13	\$0	1.25%
24	AIG Natl Ins Co Inc	36587	NY	\$6	0.04%	\$4	\$0	0.00%
25	Service Ins Co	36560	FL	\$5	0.03%	\$5	\$0	0.00%
26	American Family Mut Ins Co	19275	WI	\$4	0.03%	\$1	\$0	0.00%
27	National Interstate Ins Co	32620	OH	\$0	0.00%	\$2	\$0	0.00%
All	1 Other Companies			\$0	0.00%	\$0	(\$103)	180910.53%
Totals (Loss Ratio is average)				\$17,245	100.00%	\$16,263	\$17,686	108.75%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Fidelity

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Federal Ins Co	20281	IN	\$4,264	24.37%	\$4,325	\$949	21.94%
2	Cumis Ins Society Inc	10847	WI	\$2,109	12.05%	\$2,130	\$1,115	52.36%
3	Travelers Cas & Surety Co Of Amer	31194	CT	\$1,957	11.18%	\$1,947	\$951	48.83%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$1,743	9.96%	\$1,892	(\$329)	(17.37)%
5	Fidelity & Deposit Co Of MD	39306	MD	\$931	5.32%	\$1,019	\$288	28.26%
6	St Paul Mercury Ins Co	24791	MN	\$854	4.88%	\$665	\$100	15.00%
7	Zurich American Ins Co	16535	NY	\$726	4.15%	\$485	\$56	11.59%
8	Hartford Fire In Co	19682	CT	\$694	3.96%	\$821	\$124	15.06%
9	St Paul Fire & Marine Ins Co	24767	MN	\$564	3.22%	\$635	(\$146)	(23.01)%
10	Great American Ins Co	16691	OH	\$501	2.86%	\$435	\$150	34.63%
11	Progressive Cas Ins Co	24260	OH	\$499	2.85%	\$390	(\$121)	(30.94)%
12	Western Surety Co	13188	SD	\$406	2.32%	\$391	\$65	16.64%
13	Universal Underwriters Ins Co	41181	KS	\$235	1.34%	\$238	\$46	19.21%
14	Continental Cas Co	20443	IL	\$230	1.31%	\$139	\$135	96.83%
15	United States Fire Ins Co	21113	DE	\$223	1.27%	\$133	\$37	27.88%
16	Liberty Mut Ins Co	23043	MA	\$159	0.91%	\$117	\$79	67.77%
17	American States Ins Co	19704	IN	\$147	0.84%	\$142	\$2	1.08%
18	Colonial American Cas & Surety Co	34347	MD	\$143	0.82%	\$129	(\$109)	(84.35)%
19	Bancinsure Inc	18538	OK	\$134	0.76%	\$148	(\$2)	(1.61)%
20	Continental Ins Co	35289	PA	\$130	0.74%	\$181	\$91	49.93%
21	Capitol Ind Corp	10472	WI	\$122	0.70%	\$126	\$42	33.54%
22	RLI Ins Co	13056	IL	\$117	0.67%	\$85	\$11	12.54%
23	Executive Risk Ind Inc	35181	DE	\$107	0.61%	\$117	(\$20)	(17.33)%
24	OneBeacon Ins Co	21970	PA	\$94	0.54%	\$15	\$8	51.74%
25	Twin City Fire Ins Co Co	29459	IN	\$76	0.44%	\$51	\$3	5.64%
26	Ace American Ins Co	22667	PA	\$76	0.43%	\$82	\$0	0.00%
27	Federated Mut Ins Co	13935	MN	\$75	0.43%	\$71	\$0	0.14%
28	Westchester Fire Ins Co	21121	NY	\$70	0.40%	\$55	\$29	52.24%
29	Ohio Cas Ins Co	24074	OH	\$65	0.37%	\$65	(\$11)	(16.91)%
30	Platte River Ins Co.	18619	NE	\$62	0.35%	\$54	\$6	11.87%
31	Old Republic Surety Co	40444	WI	\$59	0.34%	\$59	\$0	0.00%
32	Vigilant Ins Co	20397	NY	\$59	0.34%	\$34	\$3	9.97%
33	Stonington Ins Co	10340	TX	\$59	0.33%	\$60	\$1	1.56%
34	Discover Prop & Cas Ins Co	36463	IL	\$45	0.26%	\$46	\$21	45.39%
35	State Farm Fire And Cas Co	25143	IL	\$43	0.25%	\$42	\$0	0.00%
36	Federated Service Ins Co	28304	MN	\$40	0.23%	\$34	\$0	0.49%
37	Great Northern Ins Co	20303	MN	\$34	0.19%	\$31	\$11	35.83%
38	St Paul Guardian Ins Co	24775	MN	\$27	0.16%	\$35	(\$25)	(71.02)%
39	Pacific Ind Co	20346	WI	\$21	0.12%	\$21	\$31	148.04%
40	American Economy Ins Co	19690	IN	\$18	0.10%	\$17	\$0	(0.75)%
All 101 Other Companies				(\$415)	(2.37)%	(\$201)	(\$2,188)	1088.57%
Totals (Loss Ratio is average)				\$17,499	100.00%	\$17,260	\$1,401	8.12%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Financial Guaranty

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Financial Security Assur Inc	18287	NY	\$7,692	20.26%	\$2,966	\$0	0.00%
2	Financial Guaranty Ins Co	12815	NY	\$5,688	14.98%	\$2,322	\$0	0.00%
3	MBIA Ins Corp	12041	NY	\$5,657	14.90%	\$12,221	\$0	0.00%
4	XL Capital Assurance Inc	20311	NY	\$5,390	14.19%	\$512	\$0	0.00%
5	Ambac Assur Corp	18708	WI	\$5,072	13.36%	\$9,143	\$0	0.00%
6	Radian Asset Assur Inc	36250	NY	\$4,870	12.82%	\$1,570	\$0	0.00%
7	Assured Guaranty Corp	30180	MD	\$2,646	6.97%	\$60	\$0	0.00%
8	CIFG Assurance NA Inc	25771	NY	\$959	2.52%	\$41	\$0	0.00%
9	Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$1	\$0	0.00%
10	Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$1	\$0	(4.82)%
11	Aca Financial Guaranty Corp	22896	MD	\$0	0.00%	\$361	\$0	0.00%
12	MBIA Ins Corp Of IL	23825	IL	\$0	0.00%	\$33	\$0	0.00%
13	Connie Lee Ins Co	24961	WI	\$0	0.00%	\$572	\$0	0.00%
14	Travelers Ind Co	25658	CT	\$0	0.00%	\$1	\$0	0.00%
All 3	Other Companies			\$0	0.00%	\$0	\$0	28.13%
Totals (Loss Ratio is average)				\$37,972	100.00%	\$29,804	\$0	0.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Fire

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Affiliated Fm Ins Co	10014	RI	\$11,939	9.31%	\$11,596	\$3,267	28.18%
2	Safeco Ins Co Of Amer	24740	WA	\$9,209	7.18%	\$8,986	\$3,673	40.88%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$8,353	6.52%	\$8,307	\$997	12.00%
4	American Security Ins Co	42978	DE	\$7,091	5.53%	\$6,851	\$617	9.00%
5	Factory Mut Ins Co	21482	RI	\$6,681	5.21%	\$7,432	\$340	4.57%
6	St Paul Fire & Marine Ins Co	24767	MN	\$6,120	4.77%	\$5,779	\$10,259	177.53%
7	Foremost Ins Co	11185	MI	\$4,040	3.15%	\$4,056	\$1,987	48.99%
8	Liberty Mut Fire Ins Co	23035	WI	\$3,862	3.01%	\$3,113	\$1,042	33.46%
9	Zurich American Ins Co	16535	NY	\$3,342	2.61%	\$1,648	\$190	11.50%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$3,162	2.47%	\$3,128	\$1,554	49.69%
11	Liberty Mut Ins Co	23043	MA	\$3,052	2.38%	\$3,052	\$6,852	224.52%
12	American Home Assur Co	19380	NY	\$2,995	2.34%	\$2,936	\$264	9.00%
13	Pemco Mut Ins Co	24341	WA	\$2,587	2.02%	\$2,532	\$1,166	46.06%
14	Westport Ins Corp	34207	MO	\$2,581	2.01%	\$2,022	\$12,729	629.66%
15	United States Fire Ins Co	21113	DE	\$2,316	1.81%	\$2,400	\$1,011	42.15%
16	Travelers Property Cas Co Of Amer	25674	CT	\$2,244	1.75%	\$2,497	\$313	12.52%
17	Western Natl Assur Co	24465	MN	\$2,221	1.73%	\$2,235	\$373	16.70%
18	Allianz Global Risks US Ins Co	35300	CA	\$2,128	1.66%	\$2,270	(\$458)	(20.17)%
19	Unigard Ins Co	25747	WA	\$2,122	1.66%	\$2,168	\$733	33.81%
20	Allstate Ins Co	19232	IL	\$1,944	1.52%	\$2,068	\$1,258	60.84%
21	Lumbermens Underwriting Alliance	23108	MO	\$1,917	1.50%	\$2,513	(\$22)	(0.87)%
22	Hartford Fire In Co	19682	CT	\$1,874	1.46%	\$2,364	\$41	1.72%
23	USAA	25941	TX	\$1,762	1.37%	\$1,652	\$1,079	65.29%
24	Universal Underwriters Ins Co	41181	KS	\$1,710	1.33%	\$1,663	\$1,059	63.66%
25	American Guarantee & Liability Ins	26247	NY	\$1,575	1.23%	\$1,492	\$9	0.62%
26	Travelers Ind Co	25658	CT	\$1,481	1.16%	\$1,346	\$133	9.87%
27	National Cas Co	11991	WI	\$1,237	0.97%	\$1,304	\$785	60.20%
28	American States Ins Co	19704	IN	\$1,167	0.91%	\$1,349	\$22	1.63%
29	Oregon Mut Ins Co	14907	OR	\$1,058	0.83%	\$1,058	\$716	67.72%
30	Grange Ins Assn	22101	WA	\$1,053	0.82%	\$1,043	\$686	65.78%
31	Westchester Fire Ins Co	21121	NY	\$1,032	0.80%	\$998	\$655	65.64%
32	American Modern Home Ins Co	23469	OH	\$985	0.77%	\$953	\$527	55.28%
33	Encompass Ins Co Of America	10071	IL	\$964	0.75%	\$997	\$646	64.86%
34	North Pacific Ins Co	23892	OR	\$908	0.71%	\$895	\$363	40.59%
35	Balboa Ins Co	24813	CA	\$903	0.70%	\$845	\$4	0.51%
36	Depositors Ins Co	42587	IA	\$848	0.66%	\$748	\$369	49.29%
37	USAA Cas Ins Co	25968	TX	\$840	0.66%	\$787	\$421	53.52%
38	Housing Authority Prop A Mut Co	10069	VT	\$788	0.61%	\$194	\$0	0.00%
39	RSUI Ind Co	22314	NH	\$771	0.60%	\$799	(\$5)	(0.68)%
40	Insurance Co Of The West	27847	CA	\$701	0.55%	\$657	\$86	13.05%
All 184 Other Companies				\$16,638	12.98%	\$15,835	\$7,781	49.14%
Totals (Loss Ratio is average)				\$128,200	100.00%	\$124,565	\$63,521	50.99%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Fire And Cas Co	25143	IL	\$199,900	18.00%	\$194,599	\$122,325	62.86%
2	Farmers Ins Co Of WA	21644	WA	\$132,406	11.92%	\$126,639	\$91,517	72.27%
3	Safeco Ins Co Of Amer	24740	WA	\$95,165	8.57%	\$97,685	\$60,468	61.90%
4	Pemco Mut Ins Co	24341	WA	\$76,702	6.91%	\$75,163	\$46,321	61.63%
5	Allstate Ind Co	19240	IL	\$70,339	6.33%	\$64,959	\$42,003	64.66%
6	Allstate Ins Co	19232	IL	\$64,471	5.81%	\$66,725	\$40,759	61.09%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$43,702	3.94%	\$42,101	\$31,714	75.33%
8	USAA	25941	TX	\$41,225	3.71%	\$40,358	\$31,172	77.24%
9	Foremost Signature Ins Co	41513	MI	\$32,105	2.89%	\$30,904	\$19,602	63.43%
10	USAA Cas Ins Co	25968	TX	\$25,072	2.26%	\$24,645	\$20,592	83.55%
11	Metropolitan Property & Cas Ins Co	26298	RI	\$21,764	1.96%	\$20,026	\$13,758	68.70%
12	Country Mut Ins Co	20990	IL	\$17,655	1.59%	\$16,758	\$8,617	51.42%
13	Vigilant Ins Co	20397	NY	\$16,694	1.50%	\$16,138	\$10,393	64.40%
14	Liberty Mut Fire Ins Co	23035	WI	\$16,317	1.47%	\$15,528	\$13,119	84.49%
15	Encompass Ins Co Of America	10071	IL	\$14,345	1.29%	\$14,662	\$8,430	57.50%
16	Hartford Ins Co Of The Midwest	37478	IN	\$13,756	1.24%	\$13,838	\$12,230	88.38%
17	Grange Ins Assn	22101	WA	\$13,658	1.23%	\$13,299	\$9,968	74.95%
18	Depositors Ins Co	42587	IA	\$13,154	1.18%	\$12,277	\$9,697	78.98%
19	Property & Cas Ins Co Of Hartford	34690	IN	\$12,856	1.16%	\$11,540	\$7,673	66.48%
20	Unigard Ind Co	25798	WA	\$10,951	0.99%	\$11,301	\$5,378	47.59%
21	Foremost Ins Co	11185	MI	\$9,542	0.86%	\$9,914	\$4,353	43.90%
22	Unigard Ins Co	25747	WA	\$9,433	0.85%	\$9,388	\$3,717	39.60%
23	American Commerce Ins Co	19941	OH	\$9,232	0.83%	\$8,634	\$3,961	45.88%
24	American Automobile Ins Co	21849	MO	\$8,609	0.78%	\$8,029	\$3,612	44.99%
25	North Pacific Ins Co	23892	OR	\$8,407	0.76%	\$8,296	\$6,873	82.85%
26	Unitrin Auto & Home Ins Co	16063	NY	\$8,370	0.75%	\$7,337	\$9,278	126.45%
27	Farmers Ins Exch	21652	CA	\$8,201	0.74%	\$9,513	\$7,060	74.22%
28	Automobile Ins Co Of Hartford CT	19062	CT	\$7,842	0.71%	\$6,731	\$4,617	68.59%
29	Standard Fire Ins Co	19070	CT	\$7,571	0.68%	\$7,967	\$3,764	47.25%
30	Amica Mut Ins Co	19976	RI	\$7,187	0.65%	\$7,004	\$5,075	72.46%
31	Nationwide Mut Fire Ins Co	23779	OH	\$7,179	0.65%	\$7,411	\$6,225	84.00%
32	Amex Assur Co	27928	IL	\$5,639	0.51%	\$7,347	\$7,281	99.10%
33	Amco Ins Co	19100	IA	\$5,338	0.48%	\$5,144	\$3,340	64.92%
34	Foremost Property & Cas Ins Co	11800	MI	\$4,930	0.44%	\$4,717	\$3,236	68.61%
35	Balboa Ins Co	24813	CA	\$3,844	0.35%	\$3,786	\$3,126	82.57%
36	Homesite Ins Co Of The Midwest	13927	ND	\$3,793	0.34%	\$3,523	\$2,015	57.17%
37	American Intl Ins Co	32220	NY	\$3,627	0.33%	\$3,033	\$262	8.65%
38	Federal Ins Co	20281	IN	\$3,560	0.32%	\$3,455	\$3,280	94.93%
39	IDS Prop Cas Ins Co	29068	WI	\$3,096	0.28%	\$558	\$1,936	347.05%
40	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$2,966	0.27%	\$2,831	\$2,014	71.13%
All 131 Other Companies				\$49,854	4.49%	\$47,304	\$33,670	71.18%
Totals (Loss Ratio is average)				\$1,110,462	100.00%	\$1,081,067	\$724,430	67.01%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Inland Marine

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Factory Mut Ins Co	21482	RI	\$25,739	9.66%	\$23,219	\$1,099	4.73%
2	Affiliated Fm Ins Co	10014	RI	\$17,824	6.69%	\$16,801	\$6,195	36.87%
3	Liberty Mut Ins Co	23043	MA	\$14,585	5.47%	\$14,697	\$10,978	74.70%
4	Continental Cas Co	20443	IL	\$14,070	5.28%	\$12,485	\$6,315	50.58%
5	American Home Assur Co	19380	NY	\$12,297	4.62%	\$12,100	\$305	2.52%
6	State Farm Fire And Cas Co	25143	IL	\$11,936	4.48%	\$11,548	\$5,569	48.22%
7	Travelers Property Cas Co Of Amer	25674	CT	\$10,767	4.04%	\$9,695	\$4,637	47.83%
8	Assurance Co Of Amer	19305	NY	\$10,122	3.80%	\$9,551	\$12,585	131.77%
9	Safeco Ins Co Of Amer	24740	WA	\$8,105	3.04%	\$8,091	\$2,409	29.78%
10	American Bankers Ins Co Of FL	10111	FL	\$7,184	2.70%	\$3,348	\$441	13.16%
11	Firemans Fund Ins Co	21873	CA	\$5,837	2.19%	\$5,434	\$52	0.97%
12	American States Ins Co	19704	IN	\$5,437	2.04%	\$5,336	\$1,146	21.48%
13	Allstate Ins Co	19232	IL	\$5,402	2.03%	\$5,452	\$2,532	46.44%
14	Zurich American Ins Co	16535	NY	\$5,267	1.98%	\$6,706	\$3,758	56.04%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$4,179	1.57%	\$4,142	\$1,098	26.50%
16	Virginia Surety Co Inc	40827	IL	\$4,007	1.50%	\$4,007	\$2,572	64.18%
17	Commonwealth Ins Co Of Amer	10220	WA	\$3,981	1.49%	\$2,495	\$136	5.43%
18	Great American Ins Co of NY	22136	NY	\$3,517	1.32%	\$3,367	\$525	15.60%
19	Voyager Property & Cas Ins Co	35971	SC	\$3,462	1.30%	\$3,462	\$1,843	53.23%
20	Great West Cas Co	11371	NE	\$3,374	1.27%	\$3,339	\$1,130	33.85%
21	Philadelphia Ind Ins Co	18058	PA	\$3,346	1.26%	\$2,163	\$286	13.20%
22	Allianz Global Risks US Ins Co	35300	CA	\$3,056	1.15%	\$3,944	\$2,729	69.20%
23	Pemco Mut Ins Co	24341	WA	\$2,991	1.12%	\$2,978	\$1,160	38.95%
24	Vigilant Ins Co	20397	NY	\$2,914	1.09%	\$2,917	\$832	28.53%
25	Stonebridge Casualty Ins Co	10952	OH	\$2,889	1.08%	\$2,783	\$1,764	63.38%
26	XL Specialty Ins Co	37885	DE	\$2,738	1.03%	\$2,422	\$115	4.73%
27	Encompass Ind Co	15130	IL	\$2,705	1.02%	\$3,160	\$1,591	50.35%
28	Ace Fire Underwriters Ins Co	20702	PA	\$2,651	1.00%	\$3,094	\$1,451	46.90%
29	RSUI Ind Co	22314	NH	\$2,587	0.97%	\$2,480	\$1,265	51.03%
30	Federal Ins Co	20281	IN	\$2,569	0.96%	\$2,545	\$1,233	48.46%
31	Farmers Ins Co Of WA	21644	WA	\$2,031	0.76%	\$1,977	(\$3)	(0.17)%
32	Progressive Classic Ins Co	42994	WI	\$2,004	0.75%	\$900	\$400	44.50%
33	Granite State Ins Co	23809	PA	\$1,949	0.73%	\$2,035	\$279	13.73%
34	Ohio Cas Ins Co	24074	OH	\$1,922	0.72%	\$1,777	\$706	39.75%
35	Amex Assur Co	27928	IL	\$1,815	0.68%	\$1,806	\$656	36.30%
36	American Intl Ins Co	32220	NY	\$1,802	0.68%	\$1,463	\$424	28.99%
37	USAA	25941	TX	\$1,512	0.57%	\$1,435	\$715	49.86%
38	St Paul Fire & Marine Ins Co	24767	MN	\$1,427	0.54%	\$1,397	\$43	3.08%
39	Nationwide Mut Ins Co	23787	OH	\$1,415	0.53%	\$1,367	\$156	11.42%
40	Quanta Ind Co	23752	CO	\$1,361	0.51%	\$1,948	\$274	14.05%
All 270 Other Companies				\$43,637	16.38%	\$45,112	\$13,193	29.25%
Totals (Loss Ratio is average)				\$266,413	100.00%	\$254,976	\$94,594	37.10%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share  
Line of Business: Life - Life Insurance

Page 1 of 1

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Metropolitan Life Ins Co	65978	NY	\$32,695	\$0	\$413,178	\$0	\$445,873	20.26%
2	Northwestern Mut Life Ins Co	67091	WI	\$112,269	\$0	\$0	\$0	\$112,269	5.10%
3	New York Life Ins Co	66915	NY	\$77,578	\$0	\$12,882	\$0	\$90,461	4.11%
4	New York Life Ins & Annuity Corp	91596	DE	\$82,443	\$0	\$378	\$0	\$82,821	3.76%
5	Prudential Ins Co Of Amer	68241	NJ	\$26,131	(\$4)	\$33,964	\$0	\$60,091	2.73%
6	State Farm Life Ins Co	69108	IL	\$50,637	\$0	\$356	\$0	\$50,993	2.32%
7	Pacific Life Ins Co	67466	NE	\$48,258	\$0	\$0	\$0	\$48,258	2.19%
8	Reliastar Life Ins Co	67105	MN	\$16,313	\$0	\$29,382	\$0	\$45,695	2.08%
9	John Hancock Life Ins Co (USA)	65838	MI	\$42,331	\$0	\$0	\$0	\$42,331	1.92%
10	Massachusetts Mut Life Ins Co	65935	MA	\$28,748	\$0	\$4,261	\$0	\$33,009	1.50%
11	John Hancock Variable Life Ins Co	90204	MA	\$32,241	\$0	\$0	\$0	\$32,241	1.46%
12	American Gen Life Ins Co	60488	TX	\$30,490	\$0	\$367	\$0	\$30,856	1.40%
13	Transamerica Occidental Life Ins Co	67121	IA	\$30,592	\$0	\$34	\$0	\$30,626	1.39%
14	Farmers New World Life Ins Co	63177	WA	\$29,867	\$0	\$0	\$0	\$29,867	1.36%
15	RiverSource Life Ins Co	65005	MN	\$29,575	\$0	\$0	\$0	\$29,575	1.34%
16	Lincoln Natl Life Ins Co	65676	IN	\$29,302	\$0	\$7	\$0	\$29,309	1.33%
17	Lincoln Benefit Life Co	65595	NE	\$28,904	\$0	\$2	\$0	\$28,906	1.31%
18	Primerica Life Ins Co	65919	MA	\$26,589	\$0	\$0	\$0	\$26,589	1.21%
19	Hartford Life & Annuity Ins Co	71153	CT	\$24,365	\$0	\$3	\$0	\$24,368	1.11%
20	US Branch SunLife Assur Co Of Canada	80802	MI	\$17,318	\$0	\$4,426	\$0	\$21,744	0.99%
21	AXA Equitable Life Ins Co	62944	NY	\$19,925	\$0	\$0	\$0	\$19,925	0.91%
22	Pruco Life Ins Co	79227	AZ	\$19,831	\$0	\$0	\$0	\$19,831	0.90%
23	Symetra Life Ins Co	68608	WA	\$17,377	\$0	\$2,004	\$0	\$19,381	0.88%
24	Jackson Natl Life Ins Co	65056	MI	\$18,442	\$0	\$0	(\$1)	\$18,442	0.84%
25	USAA Life Ins Co	69663	TX	\$18,415	\$0	\$0	\$0	\$18,415	0.84%
26	United Of Omaha Life Ins Co	69868	NE	\$13,450	\$0	\$3,802	\$0	\$17,253	0.78%
27	Midland Natl Life Ins Co	66044	IA	\$16,705	\$0	\$0	\$0	\$16,705	0.76%
28	Amerus Life Ins Co	61689	IA	\$16,655	\$0	\$0	\$0	\$16,655	0.76%
29	Allstate Life Ins Co	60186	IL	\$15,901	\$0	\$523	\$0	\$16,423	0.75%
30	Principal Life Ins Co	61271	IA	\$11,872	\$0	\$3,398	\$0	\$15,270	0.69%
31	Protective Life Ins Co	68136	TN	\$13,476	\$311	\$11	\$0	\$13,799	0.63%
32	Forethought Life Ins Co	91642	IN	\$13,389	\$0	\$268	\$0	\$13,657	0.62%
33	American Income Life Ins Co	60577	IN	\$13,037	\$0	\$93	\$0	\$13,130	0.60%
34	Jefferson Pilot Life Ins Co	67865	NC	\$11,594	\$0	\$1	\$0	\$11,595	0.53%
35	Guardian Life Ins Co Of Amer	64246	NY	\$10,540	\$0	\$1,028	\$0	\$11,568	0.53%
36	Ohio Natl Life Assur Corp	89206	OH	\$11,548	\$0	\$0	\$0	\$11,548	0.52%
37	West Coast Life Ins Co	70335	NE	\$11,500	\$0	\$0	\$0	\$11,500	0.52%
38	Security Life Of Denver Ins Co	68713	CO	\$11,329	\$0	\$115	\$0	\$11,443	0.52%
39	Beneficial Life Ins Co	61395	UT	\$10,778	\$0	\$29	\$0	\$10,807	0.49%
40	Valley Forge Life Ins Co	70211	IN	\$10,510	\$0	\$14	\$0	\$10,524	0.48%
	All 334 Other Companies			\$359,888	\$16,301	\$231,013	\$10	\$607,211	27.59%
	Totals			\$1,442,809	\$16,608	\$741,539	\$9	\$2,200,965	100.00%

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Medical Malpractice

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Physicians Ins A Mut Co	40738	WA	\$89,800	46.83%	\$90,549	\$36,407	40.21%
2	Doctors Co An Interins Exchn	34495	CA	\$33,621	17.53%	\$31,103	\$19,875	63.90%
3	Medical Protective Co	11843	IN	\$15,896	8.29%	\$16,122	\$859	5.33%
4	Washington Cas Co	42510	WA	\$9,256	4.83%	\$8,552	\$12,501	146.17%
5	American Excess Ins Exchange RRG	10903	VT	\$5,600	2.92%	\$5,604	\$8,108	144.68%
6	Sentinel Assur RRG Inc	12005	HI	\$5,289	2.76%	\$4,409	\$819	18.58%
7	MD RRG Inc	12355	MT	\$4,631	2.42%	\$3,839	\$2,109	54.93%
8	Preferred Professional Ins Co	36234	NE	\$3,592	1.87%	\$3,633	\$2,279	62.72%
9	American Cas Co Of Reading PA	20427	PA	\$3,161	1.65%	\$3,026	\$1,297	42.86%
10	Northwest Dentists Ins Co	32417	WA	\$3,017	1.57%	\$2,935	\$1,512	51.51%
11	NCMIC Ins Co	15865	IA	\$1,849	0.96%	\$1,786	\$39	2.19%
12	American Ins Co	21857	NE	\$1,816	0.95%	\$1,811	\$831	45.87%
13	Podiatry Ins Co Of Amer A Mut Co	14460	IL	\$1,577	0.82%	\$779	\$555	71.26%
14	Chicago Ins Co	22810	IL	\$1,343	0.70%	\$1,315	\$1,983	150.79%
15	Continental Cas Co	20443	IL	\$1,265	0.66%	\$1,072	\$3,369	314.23%
16	Emergency Physicians Ins Co RRG	11714	NV	\$1,242	0.65%	\$1,212	\$10	0.79%
17	National Union Fire Ins Co Of Pitts	19445	PA	\$1,218	0.64%	\$1,285	\$468	36.40%
18	Preferred Physicians Medical RRG	44083	MO	\$1,111	0.58%	\$1,099	\$618	56.19%
19	Ace American Ins Co	22667	PA	\$1,000	0.52%	\$980	\$243	24.83%
20	Ophthalmic Mut Ins Co RRG	44105	VT	\$768	0.40%	\$781	\$136	17.46%
21	Oms Natl Ins Co Rrg	44121	IL	\$696	0.36%	\$686	\$294	42.86%
22	PACO Assur Co Inc	10222	IL	\$662	0.35%	\$1,419	\$823	58.04%
23	Applied Medico Legal Solutions RRG	11598	AZ	\$336	0.18%	\$39	\$0	0.00%
24	Lewis & Clark LTC RRG Inc	11947	NV	\$329	0.17%	\$332	(\$19)	(5.76)%
25	Fortress Ins Co	10801	IL	\$259	0.14%	\$272	\$588	216.01%
26	Northwest Physicians Ins Co	12486	OR	\$243	0.13%	\$243	\$65	26.79%
27	Darwin Natl Assur Co	16624	DE	\$218	0.11%	\$193	\$73	37.88%
28	Novus Ins Co RRG	10752	SC	\$203	0.11%	\$126	\$133	105.61%
29	Community Blood Cntr Exch RRG	13893	IN	\$186	0.10%	\$160	\$10	6.08%
30	Church Mut Ins Co	18767	WI	\$175	0.09%	\$171	(\$86)	(50.46)%
31	American Home Assur Co	19380	NY	\$165	0.09%	\$168	\$120	70.97%
32	Associated Ind Corp	21865	CA	\$148	0.08%	\$213	\$135	63.45%
33	National Surety Corp	21881	IL	\$141	0.07%	\$138	\$225	162.25%
34	American Assoc Of Othodontists RRG	10232	VT	\$133	0.07%	\$132	\$99	74.99%
35	Medical Ins Exch Of CA	32433	CA	\$90	0.05%	\$64	\$1,557	2421.16%
36	Allied Professionals Ins Co RRG	11710	AZ	\$84	0.04%	\$14	\$12	88.12%
37	Pharmacists Mut Ins Co	13714	IA	\$84	0.04%	\$69	\$3	4.17%
38	American Alt Ins Corp	19720	DE	\$82	0.04%	\$84	(\$35)	(41.94)%
39	Granite State Ins Co	23809	PA	\$82	0.04%	\$85	\$38	45.26%
40	OneBeacon Ins Co	21970	PA	\$70	0.04%	\$70	\$10	14.46%
All 43 Other Companies				\$313	0.16%	\$2,030	(\$381)	(18.75)%
Totals (Loss Ratio is average)				\$191,749	100.00%	\$188,599	\$97,680	51.79%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Mortgage Guaranty

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Mortgage Guaranty Ins Corp	29858	WI	\$30,423	26.63%	\$29,564	\$5,082	17.19%
2	PMI Mortgage Ins Co	27251	AZ	\$24,894	21.79%	\$25,046	\$543	2.17%
3	United Gty Residential Ins Co	15873	NC	\$17,739	15.53%	\$17,563	(\$278)	(1.58)%
4	Radian Guaranty Inc	33790	PA	\$17,202	15.06%	\$17,117	\$163	0.95%
5	Genworth Mortgage Ins Corp	38458	NC	\$11,466	10.04%	\$11,445	\$777	6.79%
6	Republic Mortgage Ins Co	28452	NC	\$7,142	6.25%	\$7,225	\$264	3.66%
7	CMG Mortgage Ins Co	40266	WI	\$3,447	3.02%	\$3,612	\$68	1.87%
8	Triad Guaranty Ins Corp	24350	IL	\$1,028	0.90%	\$1,024	\$43	4.16%
9	United Gty Residential Ins Co Of NC	16667	NC	\$456	0.40%	\$449	(\$40)	(8.94)%
10	Genworth Residential Mrt Ins Corp NC	29823	NC	\$303	0.27%	\$255	\$23	9.12%
11	United Guaranty Mtg Indem Co	26999	NC	\$132	0.12%	\$133	\$49	36.58%
12	CMG Mortgage Assur Co	29114	WI	\$23	0.02%	\$23	\$4	17.47%
13	MGIC Ind Corp	18740	WI	\$1	0.00%	\$1	\$3	204.78%
14	Verex Assure Inc	18759	WI	\$0	0.00%	\$1	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$114,255	100.00%	\$113,460	\$6,701	5.91%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Multiple Peril Crop

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Ace Prop & Cas Ins Co	20699	PA	\$13,997	25.96%	\$14,185	\$12,591	88.76%
2	Rural Community Ins Co	39039	MN	\$11,073	20.53%	\$11,248	\$3,862	34.33%
3	Firemans Fund Ins Co	21873	CA	\$7,424	13.77%	\$7,424	\$0	0.00%
4	Agri General Ins Co	42757	IA	\$6,817	12.64%	\$6,706	\$3,956	58.98%
5	Great American Ins Co of NY	22136	NY	\$6,348	11.77%	\$6,433	\$24,385	379.05%
6	Producers Agriculture Ins Co	34312	TX	\$3,067	5.69%	\$2,890	\$1,597	55.25%
7	Country Mut Ins Co	20990	IL	\$1,472	2.73%	\$1,472	\$917	62.27%
8	Austin Mut Ins Co	13412	MN	\$1,438	2.67%	\$0	\$591	0.00%
9	Farmers Alliance Mut Ins Co	19194	KS	\$1,280	2.37%	\$1,280	\$451	35.24%
10	Westfield Ins Co	24112	OH	\$314	0.58%	\$191	\$169	88.80%
11	NAU Country Ins Co	25240	MN	\$297	0.55%	\$125	\$1	0.67%
12	State Farm Fire And Cas Co	25143	IL	\$271	0.50%	\$271	\$61	22.67%
13	Occidental Fire & Cas Co Of NC	23248	NC	\$99	0.18%	\$99	\$69	69.72%
14	Greenwich Ins Co	22322	DE	\$11	0.02%	\$11	(\$4)	(35.73)%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$0	0.00%	\$0	\$0	0.00%
All	2 Other Companies			\$16	0.03%	\$123	(\$877)	(710.87)%
Totals (Loss Ratio is average)				\$53,924	100.00%	\$52,460	\$47,769	91.06%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Ocean Marine

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Federal Ins Co	20281	IN	\$15,874	13.17%	\$15,301	\$13,795	90.16%
2	Firemans Fund Ins Co	21873	CA	\$13,237	10.98%	\$12,794	\$10,617	82.98%
3	Navigators Ins Co	42307	NY	\$11,644	9.66%	\$11,386	\$4,456	39.14%
4	National Cas Co	11991	WI	\$9,569	7.94%	\$9,258	\$10,196	110.13%
5	St Paul Fire & Marine Ins Co	24767	MN	\$9,480	7.87%	\$9,350	\$3,336	35.68%
6	American Home Assur Co	19380	NY	\$9,029	7.49%	\$9,029	\$5,171	57.27%
7	Northern Assur Co Of Amer	38369	MA	\$5,246	4.35%	\$5,498	\$3,002	54.60%
8	Indemnity Ins Co Of North Amer	43575	PA	\$4,411	3.66%	\$4,244	\$2,271	53.51%
9	New York Marine & Gnrl Ins Co	16608	NY	\$3,782	3.14%	\$3,868	\$6,266	162.00%
10	Ace American Ins Co	22667	PA	\$3,681	3.05%	\$3,547	\$4,395	123.91%
11	Commonwealth Ins Co Of Amer	10220	WA	\$3,439	2.85%	\$3,462	\$460	13.28%
12	Continental Cas Co	20443	IL	\$3,429	2.84%	\$3,418	\$750	21.94%
13	Continental Ins Co	35289	PA	\$3,392	2.81%	\$3,205	\$6,014	187.65%
14	Markel American Ins Co	28932	VA	\$2,493	2.07%	\$2,489	\$255	10.26%
15	Foremost Ins Co	11185	MI	\$2,257	1.87%	\$2,230	\$798	35.78%
16	Great American Ins Co of NY	22136	NY	\$1,908	1.58%	\$1,891	\$2,565	135.67%
17	Zurich American Ins Co	16535	NY	\$1,861	1.54%	\$1,649	\$2,045	123.97%
18	Northern Ins Co Of NY	19372	NY	\$1,754	1.46%	\$1,726	\$421	24.42%
19	Insurance Co Of North Amer	22713	PA	\$1,747	1.45%	\$1,979	\$4,841	244.56%
20	Standard Fire Ins Co	19070	CT	\$1,723	1.43%	\$1,701	\$471	27.70%
21	XL Specialty Ins Co	37885	DE	\$1,261	1.05%	\$1,397	\$433	30.98%
22	National Liab & Fire Ins Co	20052	CT	\$1,035	0.86%	\$311	\$159	51.07%
23	Liberty Mut Ins Co	23043	MA	\$797	0.66%	\$553	\$425	76.90%
24	AXIS Reins Co	20370	NY	\$778	0.65%	\$769	\$405	52.74%
25	New Hampshire Ins Co	23841	PA	\$733	0.61%	\$710	\$59	8.31%
26	USAA	25941	TX	\$659	0.55%	\$692	\$315	45.56%
27	SeaBright Ins Co	15563	IL	\$554	0.46%	\$531	\$97	18.19%
28	Red Shield Ins Co	41580	WA	\$549	0.46%	\$479	\$142	29.68%
29	Vigilant Ins Co	20397	NY	\$434	0.36%	\$183	\$63	34.61%
30	Factory Mut Ins Co	21482	RI	\$374	0.31%	\$384	(\$62)	(16.10)%
31	USAA Cas Ins Co	25968	TX	\$355	0.29%	\$370	\$174	47.11%
32	Mid-Century Ins Co	21687	CA	\$299	0.25%	\$226	(\$178)	(78.52)%
33	Hartford Fire In Co	19682	CT	\$299	0.25%	\$299	(\$46)	(15.46)%
34	RLI Ins Co	13056	IL	\$295	0.24%	\$236	\$311	131.74%
35	St Paul Mercury Ins Co	24791	MN	\$221	0.18%	\$221	\$513	232.37%
36	Amica Mut Ins Co	19976	RI	\$209	0.17%	\$201	\$36	17.77%
37	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$208	0.17%	\$225	\$81	35.90%
38	Affiliated Fm Ins Co	10014	RI	\$154	0.13%	\$147	\$0	0.00%
39	Property & Cas Ins Co Of Hartford	34690	IN	\$142	0.12%	\$116	\$9	7.49%
40	Nipponkoa Ins Co Ltd U.S. Branch	27073	NY	\$140	0.12%	\$123	\$30	24.65%
All 65 Other Companies				\$1,065	0.88%	\$1,364	\$255	18.73%
Totals (Loss Ratio is average)				\$120,520	100.00%	\$117,559	\$85,346	72.60%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Other Liability

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	National Union Fire Ins Co Of Pitts	19445	PA	\$48,343	7.00%	\$43,667	\$26,331	60.30%
2	Federal Ins Co	20281	IN	\$39,192	5.67%	\$38,267	\$17,286	45.17%
3	St Paul Fire & Marine Ins Co	24767	MN	\$34,936	5.06%	\$32,236	\$11,935	37.02%
4	Continental Cas Co	20443	IL	\$29,224	4.23%	\$28,401	\$12,831	45.18%
5	Ace American Ins Co	22667	PA	\$23,610	3.42%	\$20,628	\$67,797	328.67%
6	American States Ins Co	19704	IN	\$21,988	3.18%	\$22,028	\$13,415	60.90%
7	Zurich American Ins Co	16535	NY	\$17,981	2.60%	\$18,419	\$11,994	65.12%
8	Insurance Co Of The State Of PA	19429	PA	\$14,222	2.06%	\$16,331	\$26,133	160.02%
9	General Ins Co Of Amer	24732	WA	\$14,087	2.04%	\$14,241	\$25,536	179.31%
10	American Guarantee & Liability Ins	26247	NY	\$13,639	1.97%	\$13,322	\$20,184	151.50%
11	Ohio Cas Ins Co	24074	OH	\$12,232	1.77%	\$12,135	\$2,796	23.04%
12	State Farm Fire And Cas Co	25143	IL	\$11,917	1.72%	\$11,535	\$7,492	64.95%
13	American Home Assur Co	19380	NY	\$11,808	1.71%	\$7,617	\$5,521	72.48%
14	Hudson Ins Co	25054	DE	\$10,886	1.58%	\$7,905	\$4,017	50.82%
15	Liberty Ins Underwriters Inc	19917	NY	\$10,798	1.56%	\$10,511	\$6,465	61.51%
16	Executive Risk Ind Inc	35181	DE	\$10,766	1.56%	\$12,821	\$2,490	19.42%
17	XL Specialty Ins Co	37885	DE	\$9,773	1.41%	\$10,753	\$3,856	35.86%
18	Safeco Ins Co Of Amer	24740	WA	\$9,727	1.41%	\$9,028	\$1,781	19.73%
19	Travelers Ind Co	25658	CT	\$9,174	1.33%	\$8,566	\$167	1.95%
20	Twin City Fire Ins Co Co	29459	IN	\$8,854	1.28%	\$7,259	\$11,507	158.52%
21	St Paul Mercury Ins Co	24791	MN	\$8,392	1.21%	\$7,845	\$2,177	27.75%
22	Everest Natl Ins Co	10120	DE	\$8,039	1.16%	\$3,184	\$1,216	38.19%
23	Attorneys Liab Assur Society Inc RRG	10639	VT	\$7,869	1.14%	\$7,882	(\$3,597)	(45.64)%
24	Travelers Property Cas Co Of Amer	25674	CT	\$7,537	1.09%	\$8,739	\$7,545	86.34%
25	Westport Ins Corp	34207	MO	\$7,177	1.04%	\$8,138	\$8,086	99.36%
26	Travelers Cas & Surety Co Of Amer	31194	CT	\$7,112	1.03%	\$6,566	\$2,824	43.02%
27	Farmers Ins Exch	21652	CA	\$7,095	1.03%	\$6,818	\$3,505	51.41%
28	ProBuilders Specialty Ins Co RRG	11671	DC	\$6,927	1.00%	\$5,780	\$2,511	43.44%
29	RSUI Ind Co	22314	NH	\$6,373	0.92%	\$6,142	\$2,754	44.84%
30	National Surety Corp	21881	IL	\$6,170	0.89%	\$6,245	(\$152)	(2.43)%
31	Philadelphia Ind Ins Co	18058	PA	\$5,868	0.85%	\$5,133	\$1,498	29.18%
32	General Fidelity Ins Co	30007	SC	\$5,712	0.83%	\$2,187	\$1,482	67.75%
33	Universal Underwriters Ins Co	41181	KS	\$5,657	0.82%	\$5,524	\$4,711	85.28%
34	Unigard Ins Co	25747	WA	\$5,413	0.78%	\$5,106	\$1,692	33.14%
35	Westchester Fire Ins Co	21121	NY	\$5,390	0.78%	\$4,147	\$1,385	33.40%
36	Greenwich Ins Co	22322	DE	\$5,081	0.74%	\$4,702	\$2,774	58.99%
37	First Natl Ins Co Of Amer	24724	WA	\$4,977	0.72%	\$5,174	\$1,433	27.70%
38	Mutual Of Enumclaw Ins Co	14761	WA	\$4,968	0.72%	\$5,150	\$3,958	76.86%
39	Navigators Ins Co	42307	NY	\$4,786	0.69%	\$3,246	\$1,797	55.36%
40	Great American Ins Co	16691	OH	\$4,657	0.67%	\$4,987	\$3,129	62.75%
All 372 Other Companies				\$202,742	29.34%	\$194,335	\$61,354	31.57%
Totals (Loss Ratio is average)				\$691,098	100.00%	\$652,698	\$391,619	60.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Products Liability

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Federal Ins Co	20281	IN	\$3,798	11.50%	\$4,109	\$521	12.68%
2	Western Natl Assur Co	24465	MN	\$2,561	7.76%	\$2,174	\$185	8.53%
3	St Paul Fire & Marine Ins Co	24767	MN	\$2,464	7.46%	\$2,329	\$1,214	52.11%
4	Cornhusker Cas Co	20044	NE	\$2,340	7.08%	\$2,565	\$257	10.02%
5	American Guarantee & Liability Ins	26247	NY	\$2,018	6.11%	\$1,403	\$1,603	114.27%
6	Zurich American Ins Co	16535	NY	\$1,728	5.23%	\$1,583	\$922	58.25%
7	Universal Underwriters Ins Co	41181	KS	\$1,233	3.73%	\$1,208	(\$229)	(18.99)%
8	Praetorian Ins Co	37257	IL	\$1,138	3.45%	\$1,282	\$174	13.54%
9	National Surety Corp	21881	IL	\$1,111	3.36%	\$1,207	\$434	35.94%
10	Ace American Ins Co	22667	PA	\$916	2.77%	\$709	\$285	40.24%
11	Federated Mut Ins Co	13935	MN	\$819	2.48%	\$850	\$47	5.51%
12	Liberty Mut Fire Ins Co	23035	WI	\$804	2.44%	\$712	\$180	25.29%
13	National Union Fire Ins Co Of Pitts	19445	PA	\$749	2.27%	\$570	\$377	66.08%
14	Ohio Cas Ins Co	24074	OH	\$678	2.05%	\$601	\$140	23.25%
15	Granite State Ins Co	23809	PA	\$595	1.80%	\$629	\$376	59.81%
16	Liberty Mut Ins Co	23043	MA	\$517	1.57%	\$466	\$247	53.01%
17	American States Ins Co	19704	IN	\$503	1.52%	\$492	\$323	65.66%
18	Oregon Automobile Ins Co	23922	OR	\$481	1.46%	\$469	\$187	39.82%
19	Hartford Fire In Co	19682	CT	\$421	1.28%	\$462	\$424	91.80%
20	Oregon Mut Ins Co	14907	OR	\$416	1.26%	\$337	\$59	17.49%
21	Great Northern Ins Co	20303	MN	\$403	1.22%	\$343	\$366	106.88%
22	Sentry Ins A Mut Co	24988	WI	\$343	1.04%	\$293	\$107	36.38%
23	North Pacific Ins Co	23892	OR	\$343	1.04%	\$319	\$157	49.29%
24	Nationwide Agribusiness Ins Co	28223	IA	\$341	1.03%	\$228	\$156	68.24%
25	Travelers Property Cas Co Of Amer	25674	CT	\$286	0.87%	\$324	\$115	35.39%
26	Arch Ins Co	11150	MO	\$283	0.86%	\$127	\$53	41.38%
27	Twin City Fire Ins Co Co	29459	IN	\$283	0.86%	\$108	(\$243)	(224.97)%
28	Nationwide Mut Ins Co	23787	OH	\$259	0.79%	\$252	\$487	193.35%
29	Electric Ins Co	21261	MA	\$255	0.77%	\$325	(\$192)	(59.23)%
30	West American Ins Co	44393	IN	\$234	0.71%	\$152	\$786	516.82%
31	Wausau Business Ins Co	26069	WI	\$208	0.63%	\$205	\$13	6.34%
32	Atlantic Specialty Ins Co	27154	NY	\$208	0.63%	\$244	\$59	24.21%
33	First Natl Ins Co Of Amer	24724	WA	\$206	0.62%	\$202	(\$16)	(7.80)%
34	Westchester Fire Ins Co	21121	NY	\$197	0.60%	\$182	(\$89)	(49.00)%
35	Old Republic Ins Co	24147	PA	\$196	0.59%	\$189	\$29	15.18%
36	Wausau Underwriters Ins Co	26042	WI	\$167	0.51%	\$166	(\$92)	(55.20)%
37	American Economy Ins Co	19690	IN	\$156	0.47%	\$145	\$176	121.37%
38	Unigard Ins Co	25747	WA	\$155	0.47%	\$135	(\$132)	(97.49)%
39	Pacific Ind Co	20346	WI	\$151	0.46%	\$159	\$366	230.44%
40	Sentry Select Ins Co	21180	WI	\$139	0.42%	\$138	\$71	51.53%
All 155 Other Companies				\$2,921	8.84%	\$3,093	\$47,287	1528.90%
Totals (Loss Ratio is average)				\$33,026	100.00%	\$31,488	\$57,188	181.62%

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

## 2006 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals(excludes Accident and Health)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Farmers Ins Co Of WA	21644	WA	\$537,980	6.62%	\$527,584	\$377,283	71.51%
2	State Farm Mut Auto Ins Co	25178	IL	\$496,527	6.11%	\$491,711	\$302,841	61.59%
3	State Farm Fire And Cas Co	25143	IL	\$343,170	4.23%	\$333,114	\$195,325	58.64%
4	Allstate Ins Co	19232	IL	\$313,631	3.86%	\$322,323	\$177,894	55.19%
5	Safeco Ins Co Of IL	39012	IL	\$255,889	3.15%	\$257,514	\$154,803	60.11%
6	Pemco Mut Ins Co	24341	WA	\$244,055	3.00%	\$245,440	\$146,447	59.67%
7	Safeco Ins Co Of Amer	24740	WA	\$177,426	2.18%	\$178,877	\$97,735	54.64%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$175,662	2.16%	\$172,665	\$103,454	59.92%
9	USAA	25941	TX	\$166,656	2.05%	\$163,904	\$107,317	65.48%
10	Allstate Ind Co	19240	IL	\$133,758	1.65%	\$131,772	\$68,425	51.93%
11	Allstate Prop & Cas Ins Co	17230	IL	\$126,454	1.56%	\$120,769	\$70,645	58.50%
12	USAA Cas Ins Co	25968	TX	\$116,024	1.43%	\$114,466	\$78,261	68.37%
13	Geico General Ins Co	35882	MD	\$110,367	1.36%	\$107,872	\$70,443	65.30%
14	Federal Ins Co	20281	IN	\$98,913	1.22%	\$98,523	\$50,910	51.67%
15	Progressive Max Ins Co	24279	OH	\$98,677	1.21%	\$98,722	\$51,930	52.60%
16	Physicians Ins A Mut Co	40738	WA	\$93,164	1.15%	\$93,914	\$38,537	41.03%
17	Progressive Northwestern Ins Co	42919	OH	\$92,065	1.13%	\$94,420	\$48,987	51.88%
18	Mid-Century Ins Co	21687	CA	\$83,719	1.03%	\$81,751	\$60,280	73.74%
19	American States Ins Co	19704	IN	\$80,746	0.99%	\$84,751	\$39,298	46.37%
20	Liberty Mut Fire Ins Co	23035	WI	\$79,336	0.98%	\$74,168	\$53,413	72.02%
21	Pemco Ins Co	18805	WA	\$73,799	0.91%	\$75,256	\$42,142	56.00%
22	Unigard Ins Co	25747	WA	\$73,394	0.90%	\$72,696	\$31,295	43.05%
23	Continental Cas Co	20443	IL	\$68,776	0.85%	\$64,895	\$30,145	46.45%
24	St Paul Fire & Marine Ins Co	24767	MN	\$66,561	0.82%	\$64,994	\$34,864	53.64%
25	Nationwide Mut Ins Co	23787	OH	\$64,003	0.79%	\$65,322	\$34,091	52.19%
26	North Pacific Ins Co	23892	OR	\$60,833	0.75%	\$61,035	\$34,371	56.31%
27	Factory Mut Ins Co	21482	RI	\$59,742	0.74%	\$60,245	\$13,318	22.11%
28	Grange Ins Assn	22101	WA	\$58,102	0.72%	\$57,852	\$36,164	62.51%
29	Farmers Ins Exch	21652	CA	\$58,076	0.72%	\$58,012	\$34,886	60.14%
30	Geico Ind Co	22055	MD	\$54,150	0.67%	\$53,770	\$33,129	61.61%
31	Hartford Underwriters Ins Co	30104	CT	\$53,997	0.66%	\$55,801	\$30,408	54.49%
32	Country Mut Ins Co	20990	IL	\$53,723	0.66%	\$52,891	\$34,797	65.79%
33	American Home Assur Co	19380	NY	\$52,614	0.65%	\$53,302	\$22,575	42.35%
34	Property & Cas Ins Co Of Hartford	34690	IN	\$51,981	0.64%	\$51,614	\$34,013	65.90%
35	General Ins Co Of Amer	24732	WA	\$51,900	0.64%	\$53,639	\$40,177	74.90%
36	Government Employees Ins Co	22063	MD	\$51,293	0.63%	\$51,008	\$30,339	59.48%
37	Zurich American Ins Co	16535	NY	\$51,276	0.63%	\$53,405	\$26,242	49.14%
38	Progressive Classic Ins Co	42994	WI	\$49,757	0.61%	\$47,132	\$27,763	58.90%
39	Encompass Ins Co Of America	10071	IL	\$49,046	0.60%	\$51,223	\$32,386	63.23%
40	Travelers Property Cas Co Of Amer	25674	CT	\$46,675	0.57%	\$47,741	\$16,697	34.97%
All 620 Other Companies				\$3,147,966	38.76%	\$3,015,740	\$1,651,363	58.92%
Totals				\$8,121,881	100.00%	\$7,961,833	\$4,565,390	57.34%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Surety

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$30,618	23.56%	\$28,188	\$1,140	4.04%
2	Safeco Ins Co Of Amer	24740	WA	\$18,388	14.15%	\$17,207	\$2,104	12.23%
3	Contractors Bonding & Ins Co	37206	WA	\$7,676	5.91%	\$7,303	\$500	6.84%
4	Fidelity & Deposit Co Of MD	39306	MD	\$6,720	5.17%	\$7,129	\$63	0.88%
5	Western Surety Co	13188	SD	\$5,907	4.55%	\$5,813	\$667	11.48%
6	Federal Ins Co	20281	IN	\$4,918	3.78%	\$5,264	\$100	1.90%
7	Platte River Ins Co.	18619	NE	\$4,710	3.62%	\$2,362	\$445	18.86%
8	Developers Surety And Ind Co	12718	IA	\$4,656	3.58%	\$4,313	\$362	8.39%
9	Liberty Mut Ins Co	23043	MA	\$4,197	3.23%	\$3,037	(\$74)	(2.44)%
10	Insurance Co Of The West	27847	CA	\$3,282	2.53%	\$3,150	(\$155)	(4.91)%
11	Accredited Surety & Cas Co Inc	26379	FL	\$3,265	2.51%	\$2,417	\$2,467	58.51%
12	Hartford Fire In Co	19682	CT	\$2,820	2.17%	\$2,345	\$132	5.63%
13	First Natl Ins Co Of Amer	24724	WA	\$2,734	2.10%	\$2,590	\$130	5.03%
14	Indemnity Co Of CA	25550	CA	\$1,766	1.36%	\$1,601	(\$120)	(7.48)%
15	Colonial American Cas & Surety Co	34347	MD	\$1,516	1.17%	\$1,525	(\$59)	(3.85)%
16	Great American Ins Co	16691	OH	\$1,464	1.13%	\$1,231	\$101	8.22%
17	RLI Ins Co	13056	IL	\$1,434	1.10%	\$1,308	(\$34)	(2.57)%
18	Lincoln General Ins Co	33855	PA	\$1,412	1.09%	\$1,274	\$90	7.09%
19	American States Ins Co	19704	IN	\$1,200	0.92%	\$1,085	(\$25)	(2.27)%
20	Westchester Fire Ins Co	21121	NY	\$1,117	0.86%	\$1,003	(\$15)	(1.54)%
21	Hartford Cas Ins Co	29424	IN	\$1,072	0.82%	\$1,212	(\$188)	(15.50)%
22	General Ins Co Of Amer	24732	WA	\$1,043	0.80%	\$676	(\$1,573)	(232.73)%
23	Safety Natl Cas Corp	15105	MO	\$998	0.77%	\$953	\$198	20.77%
24	American Contractors Ind Co	10216	CA	\$965	0.74%	\$647	\$106	16.41%
25	Continental Cas Co	20443	IL	\$840	0.65%	\$895	(\$1,438)	(160.80)%
26	Old Republic Surety Co	40444	WI	\$834	0.64%	\$852	\$108	12.70%
27	Ohio Cas Ins Co	24074	OH	\$817	0.63%	\$948	(\$51)	(5.36)%
28	Travelers Cas & Surety Co	19038	CT	\$813	0.63%	\$606	\$313	51.61%
29	International Fidelity Ins Co	11592	NJ	\$773	0.59%	\$774	\$8	1.07%
30	American Home Assur Co	19380	NY	\$731	0.56%	\$753	\$25	3.35%
31	Merchants Bonding Co (Mutual)	14494	IA	\$708	0.54%	\$663	\$101	15.25%
32	Insurance Co Of The State Of PA	19429	PA	\$614	0.47%	\$879	(\$70)	(7.97)%
33	Empire Fire & Marine Ins Co	21326	NE	\$606	0.47%	\$490	(\$50)	(10.19)%
34	Employers Mut Cas Co	21415	IA	\$560	0.43%	\$723	(\$222)	(30.74)%
35	State Farm Fire And Cas Co	25143	IL	\$550	0.42%	\$503	\$75	14.85%
36	North American Specialty Ins Co	29874	NH	\$525	0.40%	\$461	\$69	14.94%
37	Arch Ins Co	11150	MO	\$515	0.40%	\$715	\$127	17.71%
38	Evergreen Natl Ind Co	12750	OH	\$509	0.39%	\$537	\$42	7.83%
39	Great American Ins Co of NY	22136	NY	\$498	0.38%	\$487	\$138	28.36%
40	Washington Intl Ins Co	32778	AZ	\$489	0.38%	\$493	\$2	0.47%
All 128 Other Companies				\$5,696	4.38%	\$6,930	(\$1,213)	(17.51)%
Totals (Loss Ratio is average)				\$129,955	100.00%	\$123,144	\$4,328	3.51%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2006 Washington Market Share and Loss Ratio  
Line of Business: Workers Compensation

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	Safety Natl Cas Corp	15105	MO	\$9,670	20.96%	\$10,276	\$6,312	61.42%
2	SeaBright Ins Co	15563	IL	\$9,496	20.58%	\$9,899	\$1,311	13.25%
3	Liberty Northwest Ins Corp	41939	OR	\$4,653	10.08%	\$4,653	\$7,902	169.82%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$3,723	8.07%	\$3,939	(\$2,859)	(72.59)%
5	Alaska Nat Ins Co	38733	AK	\$3,623	7.85%	\$4,463	\$3,467	77.68%
6	Majestic Ins Co	42269	CA	\$3,108	6.74%	\$3,508	\$1,703	48.54%
7	American Home Assur Co	19380	NY	\$2,474	5.36%	\$2,096	\$4,414	210.56%
8	Liberty Ins Corp	42404	IL	\$1,858	4.03%	\$1,893	\$165	8.70%
9	Commerce & Industry Ins Co	19410	NY	\$1,452	3.15%	\$1,693	(\$198)	(11.72)%
10	Liberty Mut Fire Ins Co	23035	WI	\$940	2.04%	\$898	(\$502)	(55.88)%
11	Red Shield Ins Co	41580	WA	\$845	1.83%	\$845	\$686	81.26%
12	General Ins Co Of Amer	24732	WA	\$615	1.33%	\$619	(\$605)	(97.76)%
13	Federal Ins Co	20281	IN	\$598	1.30%	\$638	\$57	8.97%
14	Zurich American Ins Co	16535	NY	\$544	1.18%	\$1,219	(\$46)	(3.77)%
15	Hartford Cas Ins Co	29424	IN	\$295	0.64%	\$290	\$164	56.56%
16	Twin City Fire Ins Co Co	29459	IN	\$244	0.53%	\$27	(\$31)	(114.65)%
17	St Paul Fire & Marine Ins Co	24767	MN	\$233	0.51%	\$448	(\$625)	(139.68)%
18	Continental Cas Co	20443	IL	\$233	0.51%	\$146	(\$13)	(8.92)%
19	American Guarantee & Liability Ins	26247	NY	\$229	0.50%	\$231	\$2	0.72%
20	Sentry Ins A Mut Co	24988	WI	\$201	0.44%	\$120	(\$32)	(26.75)%
21	American Zurich Ins Co	40142	IL	\$173	0.38%	\$180	\$71	39.68%
22	Liberty Mut Ins Co	23043	MA	\$171	0.37%	\$173	\$25	14.77%
23	Insurance Co Of The State Of PA	19429	PA	\$160	0.35%	\$300	\$760	253.36%
24	New Hampshire Ins Co	23841	PA	\$159	0.34%	\$74	\$7	9.55%
25	Wausau Underwriters Ins Co	26042	WI	\$153	0.33%	\$149	\$9	5.94%
26	American Motorists Ins Co	22918	IL	\$144	0.31%	\$144	(\$260)	(180.68)%
27	Ohio Cas Ins Co	24074	OH	\$124	0.27%	\$121	\$58	48.10%
28	United States Fire Ins Co	21113	DE	\$116	0.25%	\$129	\$33	25.45%
29	Clarendon Natl Ins Co	20532	NJ	\$99	0.21%	\$112	\$46	40.77%
30	Ace American Ins Co	22667	PA	\$74	0.16%	\$74	\$3,409	4613.80%
31	Old Republic Ins Co	24147	PA	\$55	0.12%	\$54	\$27	50.36%
32	West American Ins Co	44393	IN	\$42	0.09%	\$42	(\$2)	(5.08)%
33	Everest Natl Ins Co	10120	DE	\$29	0.06%	\$32	(\$3)	(9.37)%
34	Vigilant Ins Co	20397	NY	\$28	0.06%	\$33	\$2	5.94%
35	Pennsylvania Manufacturers Asn Ins C	12262	PA	\$26	0.06%	\$24	(\$16)	(66.86)%
36	Wausau Business Ins Co	26069	WI	\$22	0.05%	\$24	\$7	27.38%
37	Hartford Fire In Co	19682	CT	\$20	0.04%	\$21	\$36	167.15%
38	Fidelity & Deposit Co Of MD	39306	MD	\$19	0.04%	\$21	(\$4)	(19.81)%
39	Sentry Select Ins Co	21180	WI	\$19	0.04%	\$30	\$2	5.16%
40	Amerisure Mut Ins Co	23396	MI	\$17	0.04%	\$17	\$4	25.54%
All 119 Other Companies				(\$540)	(1.17)%	(\$624)	\$4,125	(661.20)%
Totals (Loss Ratio is average)				\$46,143	100.00%	\$49,029	\$29,605	60.38%

(1)Excluding all Loss Adjustment Expenses (LAE)